E Spotlight September 2008 Vol.41 No.9

REAL PLANTAGENERS IN THE REAL PLANTAGENERS INTERCENCE PLANTAGENERS

A monthly publication spotlighting top producers of American Income Life and National Income Life

70 Sheets

· www.

Insight



Roger Smith President & CEO American Income Life & National Income Life

Childhood Games

When you were a kid, did you ever play Follow the Leader? I know it may have been a while, so let me refresh your memory - one person was the Leader, and he would run certain distances, make hairpin turns and weaves, and climb over any obstacle in his path. And the rest of the players had to follow his every step.

Now, I don't know about you, but I always wanted to be the Leader. Not only was this the position of recognition, but I loved having the chance to challenge my friends and classmates to push their limits.

Over time, we grow to appreciate the leaders who inspire us to drive past our boundaries and overcome those obstacles that might otherwise make us hesitate. These are the people who leave a lasting impression, who we look back upon in future years and smile because we can honestly say we would not be the same without their guidance.

This is why we miss the leaders who have made such an impact. While we wish Bill Jennings the best in his retirement, it saddens me to see someone of his caliber leave. I know his skills and integrity will continue in those he trained during his time with us.

At AIL/NILICO, we want every leader to have the opportunity to be of this quality. This is why we have Leadership Development Seminars and have many of our top SGAs participate and share their ideas, leadership development programs, and other procedures which have lead to their success. The participants are provided the knowledge and tools to assist them in becoming an effective and memorable leader. No one wants to follow a leader who meanders his way across the course, unsure of which direction to head. We want someone who will strengthen us by charging the field, his objectives sure and his methods solid.

The childhood game was also an excellent case of leading by example, which is exactly what our Career Agent Council illustrates as well. These ladies and gentlemen are the ideal representatives for how our field force should perform. They may not be SGAs, but they are leaders just the same.

So take a lesson from your younger self and stick close to your leader. Learn what you can so that when it's your turn, you'll be the one people remember and imitate. If you are already in the leadership role, be the leader that everyone wants to follow.





American Income Life

Insurance Company has been meeting working families' needs for over half a century. We are a leader in the union insurance market and are totally committed to meeting the needs of union members through personal one-onone service and complete Home Office customer support. You can count on AIL to do what it says it will do.

spotlight

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Recruiting Support

www.ailife.com/rm www.ailife.com/recruiting

News Page

SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@ailife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,395,577.95 in bonuses. For more information on the monthly bonuses, turn to Pages 5 & 7.

Total: \$1,395,577.95

REOUIRED RETENTION RATE

Effective Jan. 1, 2008, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for Spotlight recognition only.

Retention:	689
Net to Gross:	789

DATES TO REMEMBER

Wednesday, October 29, 2008 All business and PR credits must be at the Home Office to count for October production.

CORRECTION

Year-to-Date Total for the First Time 15% Bonus should have been reported as \$121,163.27 in the August issue. We regret any confusion this may have caused.

FOUNDER'S CLUB OUTSTANDING PRODUCERS September 2008 SGA OUALIFIED

AGENT	SGA	QUALIFIED	NET
Roghie Hassanloo	Josh Chalom	ı 3	\$121,
Karen Sessing	Marc Rosen	1	70,

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2009 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2009 Convention Qualifications online at www.ailife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Beverly Hilton, home of the Golden Globe Awards! The convention will be held May 14-17, 2009.



BILL JENNINGS

PG. 04



15% CONTEST WINNERS

G. 05



PROMOTIONS AND ANNIVERSARIES





AGENCY DIRECTOR **OF THE MONTH AND CAREER AGENT COUNCIL**

PG. 08



LEADERSHIP DEVELOPMENT SEMINAR



PG. 10



LOOK FOR ME

FOUNDER'S CLUB OUTSTANDING PR REPRESENTATIVES September 2008 NET ALP TOTAL N/G * RET PR SGA QUALIFIED GROUPS OR CARDS .689 78.0 Vivian Dwyer 13,127 Cards Slav Bitman),521 88.9 *Percentage of Net to Gross

%

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How do you know Opportunity Unlimited is a reality? You know it is a reality when a member of the AIL/NILICO team achieves outstanding goals, both personal and professional, and retires after starting with the company just 13 years ago. Bill Jennings "stepped up so others could step in" throughout his career at AIL/NILICO. He took advantage of every opportunity presented to him and created opportunities as well. This determination and "take hold" attitude allowed him to progress substantially in the company and move up the ranks to an outstanding SGA in record time. This allowed the Agents he guided to step up as well, fostering the AIL/NILICO ideals of Opportunity Unlimited for all. Congratulations, Bill, on a phenomenal career!



Jennings- Happy Retirement

Bill Jennings: I have always found that the more I gave, the more I received. If you help enough people get what they want, you will always find yourself getting what you want. If you want to get to the finish line quicker, run faster.

Tom Williams: Bill Jennings took over the state of Colorado in 2000. He was the first SGA appointed by Roger Smith. Bill changed Colorado into one of the best producing states in all of AIL with his exceptional leadership. To Bill's credit, he was SGA of the year in 2005, Category II winner in 2004 and 2005, and served on the Executive Council for six years. If AIL had a SGA Hall of Fame, he would be a first-ballot inductee.

I have known Bill close to 10 years and have always had tremendous respect for the way he led and built his agency. AIL will surely miss Bill Jennings. Deb and I wish Bill, Wendi, and their two children, Lindsi and James, all the best in their life after AIL.

Durhon Oldham: Congratulations, Bill, on a fantastic career. As your Regional Director, I vividly remember your first trip into Denver and all of the obstacles that faced you. You stood tall, overcame all of the barriers, and made history by leading Colorado like no one else could. As a peer SGA and fellow Executive Council member, you have been an inspiration with your wit, your unconventional "outside the box" Billism's, and your heart. Your retirement is a tremendous loss to the company. There will never be another Bill, and I will miss you dearly. I wish the best for you, Wendi, and the family as you live out the AIL dream that you have so rightfully earned. I love you, Brother!

Josh Goodman: I remember the group interview that I attended a little over 6 years ago, where Bill Jennings presented the Opportunity Unlimited that American Income Life provides. I immediately saw the vision of what the company had to offer and knew it was something special that I had to be a part of. Working hand and hand with Bill for over 5 years, I learned that being a successful manager means being a consistent recruiter. You can get rich selling policies; however, you can become wealthier than your wildest dreams selling the opportunity! Enjoy your retirement, Bill.

Rick Altig: When you think of the classic American Income success story, Bill Jennings immediately comes to mind. Bill has been a leader in every facet of the business. Quality, Production, Recruiting, Public Relations, and Leadership Development all reflect Bill Jennings' brilliance and success.

Bill has touched and changed countless lives during his career. His legacy will continue to propel all of us.

Jim Surace: Well, certainly the SGA Meetings will not be as fun anymore without you there, Bill. Hopefully, you have mentored one of the SGAs and took him under your wing to keep some levity in our SGA meetings. Maybe for the first few meetings without you, you could record some jokes that we could keep on hand when things get too serious. And, you know you have left an impression on many SGAs, but I know with proper counseling they will recover and get better.

Seriously, Bill, Nancy and I will miss you and Wendi very much. I know we will still get together from time to time, but it is hard to imagine us (SGAs) together without you guys. Know that we will always be there for you. Always remember the important times we have had together; you know those times and those words. We love you and pray God's blessings on you, Wendi, and the children.

Steve DiChiaro: Wow, what can I say? Bill has been my manager, my mentor, but above all - my friend. Like many people in this company, I've had my highs and lows. I have had professional as well as personal challenges. Bill was there to share his countless experiences with me to help me overcome my professional challenges. When faced with the personal challenges, he focused on me as a person and not the problem. He provided guidance and support in a very difficult time in my life. Thank you for your belief in me. Without Bill Jennings in the lives of myself and my family, I know for certain that I would not be enjoying the opportunity, the career, and the position that I hold today with AIL. For that, I will be eternally grateful!

Enjoy what you have earned.

\$3,838.33

Top YTD Winners

August Winners

Samue Wayne

Reynald Alberto

Cheryl F

Earnest Stepher Michael

Robert S John Ch

Philip Pr

Alex Gra

Thomas

Steven

Ryan Vo

Garret K

Heather

Brock Ad

Timothy Curt Sno

Arthur (

Harjeet Herbert

Vanessa

Juliann

Erik Gra

Nichola

Steven

Sharon

Jason Ta

Lee van

DeMari

Jared M

Steven E

Rebecca

Gregory Michael

Yvonne

Perquid Antoine

Byron P

Tracy Ha

Marcus I

\$3,753.59

First Time 15%



do Singson 4 1,594.05 Richard Sprigg 1 374.57 Bradley Kampmeier 2 227.7	58 Vianney Ruiz 1 \$148.81 56 James Robinson 1 145.13 79 Mercedes Ayala 1 144.82	
Fader21,641.29Kurt Walters2388.16Nicholas Engrav1232.5do Singson41,594.05Richard Sprigg1374.57Bradley Kampmeier2227.7	6 James Robinson 1 145.13 79 Mercedes Ayala 1 144.82	
do Singson 4 1,594.05 Richard Sprigg 1 374.57 Bradley Kampmeier 2 227.7	9 Mercedes Ayala 1 144.82	
Alcala 6 1,590.54 Loralee Vasquez 2 369.72 Vance Bosch 1 223.5	5 Dustin Kiss 1 142.79	
Foti 3 1,333.10 David Melcher 2 362.95 Francisco Zarathustra 1 222.3	9 David Boshard 1 142.55	
:Powers 2 1,323.35 Gevorg Yanukyan 2 361.84 Matt Pflueger 1 217.6	2 Desi Dimitrova 1 141.66	
n Bendure 3 1,182.64 John Szoka 2 349.20 Jennifer Burrows 1 213.9	95 Ricardo Garavito 1 141.20	
l van Delft 1 996.98 Brendan Boyle 2 345.26 Eric Cochran 1 213.9	5 Natalie Linker 1 141.20	
Shafer 2 914.33 Shawn James 2 341.67 Natalie Lloyd 1 212.4	6 Brian McTear 1 141.18	
narlton 3 911.61 Emmanuel Villasenor 2 332.04 Jason Ocean 1 210.4	4 Benjamin Foti 1 139.95	
rata 3 910.95 Daniel McCarthy 1 331.87 Soen Sheppard 1 205.6	7 Brandon Teter 1 139.44	
akhov 3 898.91 Mark Ziemianski 1 329.81 Mitch Duplantis 1 204.1	2 Kelly McDonald 2 139.06	
s Reagan 3 888.68 Daniel Gamble 1 328.97 Phyllis Jones 1 203.5	David Popowitz 2 137.57	
King 3 872.74 Robert Vincent 1 328.87 Robert Kanaan 1 201.8	Robert Liles 1 137.33	
opat 3 851.52 Robert Biser 1 315.35 Daniel Orr 1 201.8	3 Joseph Flynn 1 134.71	
Kun 2 833.06 Detreia Glover 1 314.49 Darron Hacker 1 198.2	4 LaTonya Tucker 1 134.64	
r Pearce 1 772.76 Mathew MacCannell 1 311.94 Christopher Jordan 2 198.1	2 David Aronovich 1 133.80	
.dams 2 756.02 Kirk Alexander 2 310.08 Michael Boyer 2 195.4	8 Jason Young 2 131.99	
y Matteson 2 680.77 Eric LaBossiere 1 306.41 Steven Foti 1 192.6	2 Christopher Custer 1 128.30	
ow 1 673.98 Katherine Georgiou 1 297.61 Michael Camara 1 191.0	7 Thomas Soloweyko 1 127.04	
Greene 2 617.28 Adam Kiss 1 295.48 Samantha Chui 1 188.0	9 Charles Clagett 1 126.60	
Rana 3 589.37 Lawrence Hauck 1 292.16 Norma Crawford 1 187.1	9 Dustin Henderscheid 1 123.42	
t Adams 3 587.74 Daniel Phares 1 290.25 Kathryn Chaisson 2 184.8	S1 Sharnitha King 1 122.88	
a Garcia 2 577.60 Ryan Hall 1 289.63 Luis Bagundo 1 179.6	5 Dywon Terry 1 122.71	
a Jones 3 551.89 Shannon Donald 2 288.57 Beverly Brooks 1 179.1	8 Brian Sundberg 1 121.95	
aham 2 549.95 George Lahamedjian 1 284.34 Daniel Valenzuela 1 178.3	5 Matthew Melhorn 2 121.14	
is Zangardi 1 524.89 Tiffany Roland 1 280.89 William Heath 1 178.1	7 Stephen Jubrey 1 120.80	
Edgell 2 520.25 David Goodman 1 279.56 Kevin Yakowich 1 177.8	5 Mickey Beaver 1 119.66	
Brenner 1 506.16 Amanda Deal 1 275.81 Travis Norman 2 174.6	0 James Isip 1 119.24	
aylor 3 500.73 Kelvin McDiarmid 1 272.41 Craig Beck 1 174.2	9 Taneshia Solomon 1 118.84	
ı Delft 1 498.50 Laura Fisher 1 269.42 Lee Jeffers 1 170.5	Amy Zimmerman 1 117.02	
o Cooper 3 484.15 Jamison Weatherspoon 1 262.45 Lorenzo Lameko 1 170.1	7 Karen Sessing 1 113.40	
Ilinarich 1 471.15 David Wang 1 261.90 Leon Thompson 1 168.4	8 Dorian Oldham 1 106.74	
Engrav 1 465.12 Michael McIntosh 1 259.15 Michael Zorn 1 166.2	6 Raymond Risucci 1 106.74	
a Klebsch 2 455.56 Jeremy Welch 1 253.20 Scott Hanna 2 160.5	5 Carl Zimkeit 1 105.93	
y Engrav 2 450.89 Nicole Shelton 2 252.31 Ben Halali 1 159.2	6 Rishaun English 1 105.45	
l Laramie 2 450.45 Maijargal Sukhbaatar 1 251.64 Ryan Bisanz 1 156.0	0 Margarita Kagan 1 105.22	
Hernandez 1 444.78 Jorell Washington 1 248.98 Zeve Katz 1 155.8	8 Luay Ghawi 1 104.41	
la Osborne 1 433.49 David Garbarskiy 2 246.25 Roger Melton 1 154.0	Andrew Streiff 1 103.86	
ette Yellock 2 433.26 Mathew Mealey 1 244.46 Michael Sakiewicz 1 153.3	0 Aaron Gebke 1 103.72	
Paz 2 424.27 James Allen 1 243.49 Tehani Maragos 1 152.8	6 James Ching 2 100.49	
aden 2 408.63 Brett Gryska 1 241.59 David Guzman 1 151.4	7	
Howard 1 396.48 David Ackerman 1 237.66 Timothy Watson 1 150.1	4	

The number of First Time 15% Bonus winners in August was 296. Let's blow this number out of the water in September. Dare we say 400?

YTD Contest Total Payout: \$183,706.23

\$3,448.63



\$2,790.



Earnest Powers

\$2,571.58



Michael van Delft

Encore! Spotlight September 2008 5

NEW SGA Steve DiChiaro

Julianna Jones

Damien Cameron

Matthew Kernan

Patrick Taylor

Maria Greene

Kent Zadko

Colorado

Promotions

Regional General Agent

Vanessa Garcia **Renee Jeffries Master General Agent** Craig Beck Amy Buskas James Hurlburt Sidney Hodgskiss David Mellies Heather Pearce Dichita Warren Christopher Williams **General Agent 60%** Maryna Danielian Juan Cardona **General Agent 57.5%** Dart Brown Mario Chavez Crystal Hollingsworth Clifton Horton Brad Thomas Robert Reagan **Supervising Agent 55%** Michael Camara Teresa Butolph Brandi Joseph **Rachel Henry** Supervising Agent 52.5% Ziad Aafouallah Renee Anderson Joseph Bossier Leon Blake **Rishaun English** Emma Graham John Johnson Brian Kaltsos

Iandar Naloev

Anniversaries

Samuel Serrano

Amy Zimmerman

Jonathan Cochran John Keiderling Lee van Delft **Bruce Davis** Abolfazl Mohamm Katrina Arnold Khalil Brown Christopher Heck Ann Lawhead Steven Newell Lynwood Randolph Jesse Reeder

Amy Shui

	Loralee Vasquez
	Christian Vasquez
L	Richard Cortez
	John Manarte
	Thomas Vena
	Robert Drake
nadi	Felicia Najera
	John Averi
	David Cassidy
man	Kelby Hendricks
	Matthew Lopez
	Adam Niman

James Reilly

Daniel Stonge

Jeffery Thiel

Kyriacos Davis

Dawn McElwain

Lanalas Vasausa

Oscar Polonio Christopher Bauer Christopher Custer Ardith Jefferson Matthew MacDonald Justin Oldham LaTova Richardson Adam Trubacz

Kellen Cuttance

Justin Nevitt

Jacob Eyer

NEW SGA John Hancock

HO Illinoi

NEW Office Opening opened a new office located at 10101 Market St., Suite D-95 Rothschild, WI 54474 with the promotion of **GA** Tony Christman **Brandin Foos** Alfredo Ramirez

SGA Gary Bleier

Raenan Guadez Ryan Trimble

Christopher Benigni Karim Elfeky Wendy Jennings Olivia Mahieu Marcus Oliver Josh Sablan Jonathan Whitaker

PR Bonus*

QUA

Chuck

Al Wa

Robir

Alina

Fran C

Viviar

Kenne

Brend

Jenni

Darre

D

D

.IFIER	SGA	AMOUNT
k Hill	Jatoft-Foti	\$5,283.00
	Josh Chalom	2,516.00
Andrade	HO MA	2,371.50
Latinsky	Paul Rumbuc	1,762.00
Christie	HO CD (BC)	1,723.00
Dwyer	HO US (VA)/Bitman	1,722.18
eth Altizer	HO WV	1,617.00
a Di Somma	HO NJ	1,438.25
er Chetwynd	Imran Satti	1,225.00
ll Dorey	Imran Satti	1,148.50
	NUS PAID• \$38,833 5	1

83 PR Reps Qualified

Reinstatement Bonus*

UALIFIER	SGA	AMOUNT
nce Martin	Surace-Smith	\$3,399.88
avid Jackson	Tom Williams	2,882.12
imi Mogannam	Jatoft-Foti	1,880.19
thur Westergren	Tom Williams	1,268.26
ra Culbert	Cohen-Cohen	1,018.12
avid Ackerman	Eric Giglione	817.02
ımson Adelufosi	Eric Giglione	709.47
istina Nelson	Cohen-Cohen	665.16
eidy Morataya	Cohen-Cohen	604.30
thy Langley	Slav Bitman	589.95

INSTATEMENT BONUS PAID: \$28 93 Producers Qualified

15 Years of Service Mitchell Look **14 Years of Service** Gary Williams **11 Years of Service** Bradley Kincaid Julie Wells **9 Years of Service** Eddie Dhillon Dorian Oldham 8 Years of Service Matt Henderson Alex Roland 7 Years of Service London Burnett Kevin Haines Matthew Kernan Alison King Marcus Smith **6 Years of Service** Ronald Marx Brian Morse Philip Prata

34 Years of Service

Donald Wold

Nyia McGhee

Theresa Sanfilippo

Christena Wong

Ariel Palma

5 Years of Service Cheryl Foti Salvatore Giacchi Kathleen Loughran Harjeet Rana Randolph Souliers Lynda Williams **4 Years of Service** Ryan Bisanz Robyn Ferraro Jason Harris Peter Kaplanis Steven King Tim McAdams Michael Nelson Philip Parisi **3 Years of Service** Stephanie Caccamo Balvino Cardoza John Cochrane Holly DiChiaro Ross Ewen Herman Fennell Alex Grakhov Sharif Grays

Brett Gryska

3 Years of Service (cont.) Robert Kanaan

Marilyn Kohlhase

Thomas Stewart 2 Years of Service Carmine Cupo Candace Engelson Pablo Garcia Ryan Hall Hyungjun Kae Conrad Kim Robert Liles Michael Little Daniel Orr Tammy Schroeder Thomas Soloweyko Jason Taylor Sara Welch **1 Year of Service** Brandon Asuka Ala Awad Christopher Bank Jessica Barresi Sharron Belcher James Cunningham Marg Deveau

1 Year of Service (cont.) Ababacar Dia

Salvatore Gallo Kristin Garramone-Hager Detreia Glover James Griffith Jermaine Gunter Melissa Hale Jeffrey Hamano Robert Hearns Christopher Hussong Mary Jartcky Alexev Kalinin James Kellv Monika Kohl Frank Kolligian Jerry Kust Arthur Lee Akesa Lia Elizabeth Likins Moustafa Makhmoud Lance Martin Michael Martin Derrick Mason Charles Mickens Michael O'Connor

1 Year of Service (cont.) Christina Offman Bohdanna Patrie Jacky Pipkin Ashlev Preciado Michael Romeo Emelda Rosales Alfredo Salazar Chandler Sanzari Andrea Sayson Nelson Scott Milton Smith Violetta Sochka Joshua Stankovich Lola Tatum Dywon Terry David Thomas Kim VanAtten Iovica Vasik Alba Wandurraga Marisa Willgruber William Winchester Theresa Zanowick



6 Spotlight September 2008 Encore!

-BONUS-

Leadership Bonus*

QUALIFIER	SGA	AMOUNT
Ben Halali	Jatoft-Foti	\$13,182.01
Robert Shafer	Scott Rehberg	10,241.31
Wayne Fader	Marc Rosen	9,131.99
Samuel Cohen	Fred Hadayia	9,032.06
Philip Prata	Theodore Pappas	8,372.43
Alberto Alcala	Marc Rosen	8,145.11
Steven King	Paul Rumbuc	6,876.12
Stephen Bendure	Surace-Smith	6,679.20
David Hausman	Eric Giglione	6,079.23
Sarai Castanon	Jatoft-Foti	6,063.62
TOTAL LEADERSHI	P BONUS PAID: \$476	,782.24

556 Managers Qualified

WGB Bonus*

QUALIFIER	SC
Freida Yakubov	То
Kevin Ishikane	Alt
Lily Tchen	Co
Jose Harb	Jai
Robert Reagan	Sc
Roghie Hassanloo	Jo
Karen Sessing	Ma
Max Quasem	Co
Bradley Ellison	Pa
Gary Jones	Jai

TOTAL WGB B

SGA	AMOUNT
Tom Williams	\$4,668.81
Altig-Orlovic	3,687.78
Cohen-Cohen	3,576.89
Jatoft-Foti	3,490.24
Scott Rehberg	3,263.81
Josh Chalom	3,178.29
Marc Rosen	3,124.42
Cohen-Cohen	2,969.35
Paul Rumbuc	2,857.43
Jatoft-Foti	2,699.82
NUS PAID: \$788,656	5.42

1,756 Producers Qualified

Total: \$1,333,034.99

Agency Director of the Month



David Despot

David Despot is the Agency Director of the Month. His territory had 143% growth for the month of August.

Dave's leadership qualities are eclipsed only by his personal character. He is someone who has the knowledge, experience, and vision to help this company achieve its goal of 250 Million.

Congratulations, **Dave**!

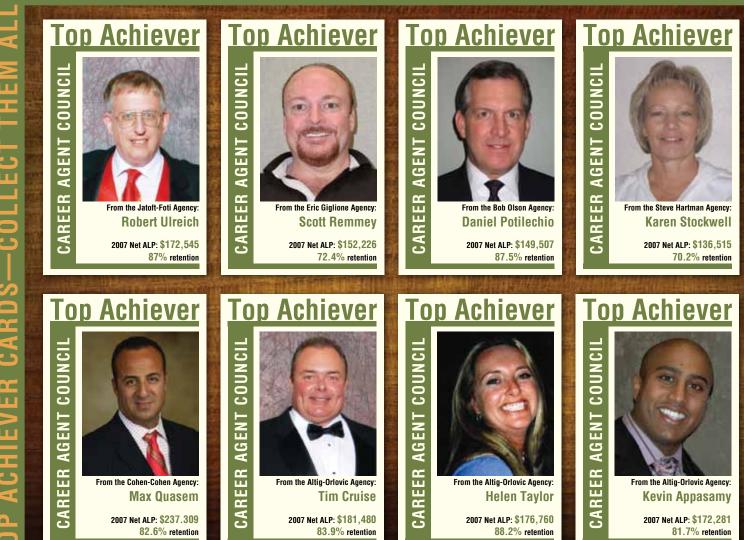
Domenico Bertini

Dear Friends and Associates,

Two years ago we gave birth to a very important council: the Career Agent Council. This council was formed by the top individual producers in our company. The standards for the 2008 Career Agent Council were based on tenure (4 years), production (125K), and quality (70%+).

These individuals will serve until August 2009 and will be asked to donate their time, experience, and field knowledge by meeting collectively with suggestions on how our field force can be more productive.

"It is time for us to stand and cheer for the doer, the achiever, the one who recognizes the challenge and does something about it." - Vince Lombardi



Perspective



Larry Strong Vice President of Agency Leadership Development

Got Influence?

You felt pretty good about the appointment when you set it, and now you're sitting at the kitchen table with your prospective new clients. Everything has lined up so far—you found the house okay, you are right on time with the schedule, both the husband and wife are there, and they even appear to be in a good mood and sincerely interested in what it is they are about to hear and see. From your quick assessment it seems that just about all the "external" factors seem to be lining up about as well as one could hope. Things are looking good.

But, what about the most important "internal" component - the one for which you have responsibility and ownership? Are you even aware of what it is and how integral it is to both the relationship building process and in establishing a successful and professional sales presentation? This one thing impacts literally everything you do.

Dr. John Maxwell is one of the most recognized and respected authors, speakers, and trainers on leadership today. Many of you have been exposed to his books, tapes, or workshops on leadership, and you may already know how he defines leadership. Simply put, John Maxwell defines leadership as influence. That is it—pure and simple—leadership is influence, and influence is the most important "internal" component of the sales process. I am sure we all agree that every new client/family you write business on is directly proportional to how effectively you influenced them through the relationship building, fact finding, needs analysis, benefit selection, qualification, and referral gathering process.

I love this definition for a couple of reasons. First, it is short and easy to "get." Second, I believe it is the best definition of leadership I have ever seen. Think about it. Take influence out of the leadership equation, and what's left? Third, it changes and challenges the traditional way we look at and think about who leaders are.

If one agrees that leadership is influence, then to some extent we are all leaders. The real issue is our "influence quotient." Our ability to influence others determines where we rank with what Maxwell calls our leadership "lid." The greater our ability to influence, the higher our "lid" and the stronger leader we are. The great thing about leadership is that we can get better at it by increasing our influence quotient. Whether you are a personal producer, SA, GA, MGA, RGA, SGA candidate, or current SGA, you can grow your ability to positively influence others. Frankly, your success in generating sales, training agents, or building an agency is going to be greatly determined by how effectively you influence others. So, how can we raise our lids?

Larry Strong, Vice President of Agency Leadership Development, will be submitting a column each month on personal growth and leadership development. Look forward to reading Larry's thoughts on what you can do to strengthen your Agency and lead your team to successful heights.

First, we have to want to get better. This may sound ridiculous, but it is honest. If you are comfortable with where you are financially, personally, and currently lined up with the AIL/NILICO opportunity - then don't kid yourself thinking that you are going to invest any time on growing as a leader and increasing your influence. This is a personal choice, but I would encourage each of us to constantly be looking for ways to renew ourselves. Why would we want to leave anything on the table during this wonderful adventure called life?

Second, we have to be intentional. If we want to increase our influence, then a defined plan and timetable must be part of our strategy. An idea without specific and consistent action is a wish.

Action is next. Don't make this overly complicated. The amount of resources available on leadership and personal growth is exhaustive. The Internet, books, tapes, seminars, and workshops are all great resources for us to explore, and I promise the more you dive into this stuff, the more you will hunger and thirst for more.

Practice. Don't worry; every sales presentation you make, every new Agent you recruit and train, every person you manage and lead, every new group you sign up as a PR Rep, and every step in building your Agency will give you ample opportunity to hone your craft of influence. The real question is whether or not we are improving and expanding our positive influence on others.

Measure. This is easy. Are you making more sales, recruiting and retaining more Agents, signing more groups, increasing your Agents, and growing your income? Put more simply, are you getting more of what you want?

Adjust. This is why we measure. If you are not seeing results, then one must identify why and where you need to make changes in your action plan. This is why it is beneficial to have someone else involved in the process with you. Our agencies and leadership are full of people who would be more than honored to help you grow personally and professionally, and they should already be engaged in their own growth plan anyway.

In closing, we all need to be reminded that we are going to leave our mark on the world. The real question is whether our mark is going to be like the shallow footprint on the beach that gets quickly washed away by the wave or if it will last through future generations who will remember how we made a positive difference in their lives.

Lead on and run the race to win!



Saved the Best for Last

athe

#

Hilton

After 51 years of Leadership Development Seminars being held at Home Office, the leadership and growth of AIL/NILICO is expanding at such a phenomenal rate that the classroom will no longer be able to hold the multiplying future great leaders of our company. This LDS will go down in history as featuring some of the greatest leaders of American and National Income. Founder Bernard Rapoport spoke with such wisdom and vision tthat left all in the room truly inspired. AIL/NILICO pioneers Roger Smith and Scott Smith impacted attendees with motivating words about the endless opportunities waiting to be discovered. SGA legacies Eric Giglione, Rick Altig, Slav Bitman, Barry Dillah, Cindy Furer, Theo Pappas, and Jim Surace imparted

> Collins, Mesholom omenico. Bertini THEO Nicholas Sonnie matthew Morshell



invaluable wisdom about leadership responsibilities and opportunities. New SGA Simon Arias lit a trine of inspiration and determination that will certainly burn in the hearts and minds of all LDS attendants, and Recruiting Contest Winner Alberto Alcala shared his wisdom on recruiting for positive growth. Home Office leadens Rob Falvo, Domenico Bentini, Debbie Enstedt, Richard Meshulam, Debbie Gamble, and Larry Strong motivated the attendees and strengthened their foundations of leadership and integrity. The energy, positivity, and eagerness of the Agents and Managers was contagious; the places that these fine leaders will take their Agencies is exciting! AIL/NILICO honors your commitment to leading others to realize



The gherroom born aluars one midel



Individual Producers



Reagan Cincinnati, OH

4. Freida

7. Kevin

Ishikane

Honolulu, HI

Yakubov Ft. Lauderdale, FL



3. Jose

Top IceBreaker 2. Brian Jensen Renton, WA



5. Gary Jones San Jose, CA



8. Bradley Ellison









IceBreaker 1 Michael Cook Cincinnati, OH



6. Lily

Tchen Los Angeles, CA

Harb

San Jose, CA

9. Ernesto 10. Timothy Cruise Las Vegas, NV



IceBreaker 3 IceBreaker 2 Denice Winston Cleveland, OH Copp Halifax, NS

Peggy

Rank	Nam	Net /	Net t	Retei	MGA
1	Robert Reagan	\$24,777	86		Robert Shafer
2	Brian Jensen	24,765	98		Andrew Bishop
3	Jose Harb	23,268	92		Ben Halali
4	Freida Yakubov	22,862		84.4	Elaina Bosco
5	Gary Jones	20,650	97		Ben Halali
6	Lily Tchen	20,595		82.1	David Iriye
7	Kevin Ishikane	19,658		70.9	Daven Hermosura
8	Bradley Ellison	19,288		75.8	Sonny Gurney
9	Ernesto Magat	19,279	91		Ben Halali
10	Timothy Cruise	19,062		77.4	
11	Jamison Weatherspoon	18,445		89.1	Nicholas Zangardi
12	Elvis O'Banor	16,912	92		Laura Fisher
13	Roghie Hassanloo	16,836		78.0	Byron Paz
14	Raymond Angeles	16,461	90		Daven Hermosura
15	Bianca Zaragoza	16,445		75.0	
16	Karen Sessing	16,022		88.9	Mitchell Duplantis
17	Michael Cook	15,917	100		Robert Shafer
18	Brenton Betts	15,417	99		Rory Crockford
19	Max Quasem	14,901		87.7	
20	Mercedes Ayala	14,770	92		Ryan Hall
AL	L TIME RECORD: STEVEN	STENSRUD	\$71,39	91 1st	Six Mo Agt

o Gros

A U

Scott Rehberg

Altig-Orlovic Jatoft-Foti **Tom Williams** Jatoft-Foti Cohen-Cohen Altig-Orlovic

Paul Rumbuc

Jatoft-Foti

Altig-Orlovic

Surace-Smith

Eric Giglione

Josh Chalom Altig-Orlovic

Steve Hartman Marc Rosen

Scott Rehberg

Altig-Orlovic

Cohen-Cohen

Eric Giglione

*1.	Roghie Hassanloo	230,670		78.0	Byron Paz	Josh Chalom
*2.	Kevin Ishikane	174,230		70.9	Daven Hermosura	Altig-Orlovic
*3.	Lily Tchen	173,182		82.1	David Iriye	Cohen-Cohen
*4.	Steven Stensrud	158,362		76.1	John McGrath	Altig-Orlovic
*5.	Max Quasem	155,944		87.7		Cohen-Cohen
*6.	Freida Yakubov	139,131		84.4	Elaina Bosco	Tom Williams
*7.	Timothy Cruise	138,511		77.4		Altig-Orlovic
*8.	Helen Taylor	127,261		81.1	Bobby Gujral	Altig-Orlovic
*9.	Jamison Weatherspoon	124,009		89.1	Nicholas Zangardi	Surace-Smith
10.	Bianca Zaragoza	119,670		75.0		Steve Hartman
11.	Elvis O'Banor	111,405	92		Laura Fisher	Eric Giglione
12.	Catherine Minor	109,488	81		Christopher Clark	Altig-Orlovic
13.	Amir Sedaghat	106,024		85.7	Amir Sedaghat	Altig-Orlovic
14.	Brenda Anderson	103,980	89		John Collins	Altig-Orlovic
15.	Karen Sessing	102,832		88.9	Mitchell Duplantis	Marc Rosen
16.	Bobby Gujral	99,762		93	Bobby Gujral	Altig-Orlovic
17.	Ross Ewen	97,704		75.9		Scott Rehberg
18.	Patrick Taylor	94,679		72.3	Patrick Taylor	Alt-Orl-Hay
19.	Kevin Appasamy	94,452		75.3		Altig-Orlovic
20.	Eugene Kashkin	94,364		91.6	Maijargal Sukhbaatar	David Orrico
AL	L TIME RECORD: ZACHA	RY HART \$27	78,449	1st Six	k Mo Agt	

1. Michael Cook 15,917 100 **Robert Shafer** Scott Rehberg 13,591 96 2. Denice Copp Robert Kanaan Imran Satti 13,137 90 3. Peggy Winston Michael LiBassi Surace-Smith

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 10 Individual Producers list for the month, as well as the next Top 3 in this category.

Supervising Agents



1. Brendan Boyle Plymouth Mtg., PA

2. Francisco Zarathustra

Los Angeles, CA Baton Rouge, LA



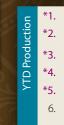
General Agents





1. Sarai Castanon San Jose, CA





7. Clifford Mekelburg 8. Martin McCarthy 9. Raymond Risucci

4. James Ching Long Island City, NY

3. William

Ray Pittsburgh, PA

5. Danielle Jankowski Toledo, OH

					711		
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Brendan Boyle	\$27,783	\$32,314	84		Samuel Cohen	Fred Hadayia
2.	Francisco Zarathustra	24,744	24,701	92		Yvonne Hernandez	Cohen-Cohen
3.	Eric Zweifel	19,249	23,358	91		Anthony Balsano	Robert Harris
4.	Lori Sellers	18,908	22,174	91		Michael LiBassi	Surace-Smith
5.	Norman Candelore	18,858	28,784	98		Jeffery Thiel	Simon Arias
	ALL TIME RECORD: LORE					Agt	
7/				- NCC		<u> </u>	
*1.	Michael Garrett	189,785	214,924		72.4	Harjeet Rana	lmran Satti
2.	Michael Black	80,885	165,771	84		Brett Gryska	Oldham-Bianchi
3.	Maifea Fetu	79,855	118,790	82			Steve Friedlander
4.	Cara DeFiore	75,153	108,513	84		Kathryn Chaisson	Joe Manone
5.	Jorell Washington	74,327	115,540	83			Robert Harris
	ALL TIME RECORD: LORE					lo Agt	
/	ALL TIME RECORD: MAR	Y ANN GAE	LIC \$443,89	93 Ne	et ALP		
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
Rank	କୁ ଅ Sarai Castanon	1st Six Mo Agt \$113'218	d Vet ALP \$113,618	26 Net to Gross	Retention	g Ben Halali	B Jatoft-Foti
		-			Retention 1.58		
1.	Sarai Castanon	\$113,518	\$113,618			Ben Halali	Jatoft-Foti
1. 2. 3. 4.	Sarai Castanon Evan Holzhauer William Ray James Ching	\$113,518 52,636 42,843 39,081	\$113,618 56,137 49,223 42,879	92	85.1	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen
1. 2. 3. 4. 5.	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski	\$113,518 52,636 42,843 39,081 34,984	\$113,618 56,137 49,223 42,879 43,583	92 94 93		Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith
1. 2. 3. 4. 5. 6.	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey	\$113,518 52,636 42,843 39,081 34,984 32,440	\$113,618 56,137 49,223 42,879 43,583 40,198	92 94 93 90	85.1	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi
 1. 2. 3. 4. 5. 6. 7. 	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245	92 94 93 90 89	85.1	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg
 1. 2. 3. 4. 5. 6. 7. 8. 	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245 32,221	92 94 93 90	85.1 74.8	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg James Bailey
 1. 2. 3. 4. 5. 6. 7. 8. 9. 	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245	92 94 93 90 89	85.1	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala Wayne Fader	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg
 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183	 92 94 93 90 89 97 97 	85.1 74.8 75.9	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala Wayne Fader Earnest Powers	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg James Bailey
 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 1	92 94 93 90 89 97 97 97	85.1 74.8 75.9	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala Wayne Fader Earnest Powers	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg James Bailey Marc Rosen
 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 1	92 94 93 90 89 97 97 97	85.1 74.8 75.9	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala Wayne Fader Earnest Powers	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg James Bailey Marc Rosen
 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena ALL TIME RECORD: TAIN	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO A LAMEKO	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 1: \$208,278 N	92 94 93 90 89 97 97 97	85.1 74.8 75.9 Mo A .P	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala Wayne Fader Earnest Powers gt	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg James Bailey Marc Rosen Simon Arias
1. 2. 3. 4. 5. 6. 7. 8. 9. 10.	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena ALL TIME RECORD: TAIN ALL TIME RECORD: TAIN ALL TIME RECORD: TAIN	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO A LAMEKO 240,414	\$113,618 \$6,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 11 \$208,278 N 281,203	92 94 93 90 89 97 97 st Six	85.1 74.8 75.9	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala Wayne Fader Earnest Powers g	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Coldham-Bianchi Scott Rehberg James Bailey Marc Rosen Simon Arias Simon Arias
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. // // // /////////////////////////	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena ALL TIME RECORD: TAIN ALL TIME RECORD: TAIN ALL TIME RECORD: TAIN	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO A LAMEKO 240,414 230,436	\$113,618 \$6,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 1: \$208,278 N 281,203 237,495	92 94 93 90 89 97 97 97	85.1 74.8 75.9 . Mo A P 85.1	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Robert Shafer Samuel LaSala Wayne Fader Earnest Powers taura Fisher Ben Halali	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg James Bailey Marc Rosen Simon Arias Eric Giglione Jatoft-Foti
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. *1. *1. *2.	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena ALL TIME RECORD: TAIN ALL TIME RECORD: TAIN	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO A LAMEKO 240,414 230,436 205,198	\$113,618 \$6,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 1: \$208,278 N 281,203 237,495 291,417	92 94 93 90 89 97 97 st Six	85.1 74.8 75.9 K Mo A P 85.1 74.2	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Boert Shafer Samuel LaSala Wayne Fader Earnest Powers taraest Powers taraest Powers	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehbergo James Bailey Marc Rosen Simon Arias Simon Arias Eric Giglione Jatoft-Foti Surace-Smith
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. // // // // // ///////////////////	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena ALL TIME RECORD: TAIN ALL TIME RECORD: TAIN	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO A LAMEKO 240,414 230,436 205,198 204,118	\$113,618 56,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 11 \$208,278 N 281,203 237,495 291,417 252,276	92 94 93 90 89 97 97 st Six	85.1 74.8 75.9 * Mo A P * 85.1 74.2 72.7	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Boert Shafer Samuel LaSala Wayne Fader Earnest Powers Laura Fisher Ben Halali Nicholas Zangardi Harjeet Rana	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehberg James Bailey Marc Rosen Simon Arias Simon Arias Eric Giglione Jatoft-Foti Surace-Smith Imran Satti
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. *1. *1. *2.	Sarai Castanon Evan Holzhauer William Ray James Ching Danielle Jankowski Stephen Jubrey Robert Vincent Daniel Umbertone Clifford Mekelburg Thomas Vena ALL TIME RECORD: TAIN ALL TIME RECORD: TAIN	\$113,518 52,636 42,843 39,081 34,984 32,440 31,359 29,083 28,183 21,986 A LAMEKO A LAMEKO 240,414 230,436 205,198	\$113,618 \$6,137 49,223 42,879 43,583 40,198 44,245 32,221 39,911 31,183 \$195,544 1: \$208,278 N 281,203 237,495 291,417	92 94 93 90 89 97 97 st Six	85.1 74.8 75.9 K Mo A P 85.1 74.2	Ben Halali Laura Fisher Jeffery Thiel Alberto Alcala Michael LiBassi Brett Gryska Boert Shafer Samuel LaSala Wayne Fader Earnest Powers taraest Powers taraest Powers	Jatoft-Foti Eric Giglione Simon Arias Marc Rosen Surace-Smith Oldham-Bianchi Scott Rehbergo James Bailey Marc Rosen Simon Arias Simon Arias Eric Giglione Jatoft-Foti Surace-Smith

10. Stephen Jubrey 134,789 194,870 90 Brett Gryska ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

162,297

139,249

135,178

244,145

209,547

247,509

75.9 Wayne Fader

80.0 Ryan Vopat

72.8 Dorian Oldham

Marc Rosen

Surace-Smith

Oldham-Bianch

Oldham-Bianchi

Master General Agents





2. Samuel

Cohen Plymouth Mtg., PA

1. Ben Halali San Jose, CA



3. Robert



4. Philip

Shafer Cincinnati, OH

Prata Flushing, NY

1.50	10	6	
	5	. La	ur
		Fis	he

5.	Lau	ira
	Fish	or
		100
E	dieon	NU

Rank	Name	1st Six N	Net ALP	Net to 0	Retentio	SGA
1.	Ben Halali	\$106,495	\$108,561		81.7	Jatoft-Foti
2.	Samuel Cohen	87,091	112,749		70.3	Fred Hadayia
3.	Robert Shafer	79,962	89,758		85.2	Scott Rehberg
4.	Philip Prata	73,206	124,068		72.1	Theodore Pappas
5.	Laura Fisher	71,783	89,542		70.7	Eric Giglione
6.	Jeffery Thiel	58,507	58,915		70.0	Simon Arias
7.	Julianna Jones	53,276	54,947		70.7	Barry Dillah
8.	Alberto Alcala	53,126	79,668		73.4	Marc Rosen
9.	Wayne Fader	52,424	71,341		70.9	Marc Rosen
10.	Stephen Bendure	51,028	66,768		68.1	Surace-Smith

ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt ALL TIME RECORD: JEFF RIBMAN \$364,483 Net ALP

Agt

*1.	Brett Gryska	462,877	872,797	79.7	Oldham-Bianchi
*2.	Jeffery Thiel	372,010	412,298	70.0	Simon Arias
*3.	Stephen Bendure	355,778	519,129	68.1	Surace-Smith
*4.	Laura Fisher	350,839	542,158	70.7	Eric Giglione
*5.	Joseph Moore	337,543	379,172	72.8	Matt Henderson
6.	Earnest Powers	335,359	369,323 83		Simon Arias
7.	Wayne Fader	331,313	429,751	70.9	Marc Rosen
8.	Cheryl Foti	328,372	835,200	70.8	Jatoft-Foti
9.	Samuel Cohen	320,265	606,882	70.3	Fred Hadayia
10.	Robert Shafer	312,829	353,153	85.2	Scott Rehberg
Al	L TIME RECORD: JEFF	RIBMAN \$1,8	02,351 1st Six Mo A	lgt	

ALL TIME RECORD: PAUL RUMBUC \$2,168,283 Net ALP

Public Relations





Susan Fuldauer PR MANAGER Indianapolis, IN





Brenda

Di Somma

Vivian **Dwyer** CATEGORY B Ashland, VA



Concord, CA





Robin Andrade CATEGORY B Malden, MA

Kenneth Altizer CATEGORY C Nebo, WV

Cheryl Cook CATEGORY C Pittsburgh, PA

Regional General Agents







1. David Hausman Edison, NJ

2. Mitchell Duplantis Long Island City, NY

3. Sonny Gurney Troy, MI

	Rank	Name	1st Si	Net A	Net to	Reter	SGA
Ę	1.	David Hausman	\$138,774	\$199,919		73.6	Eric Giglione
	2.	Mitchell Duplantis	128,815	202,675		69.9	Marc Rosen
5	3.	Sonny Gurney	127,994	302,469		73.1	Paul Rumbuc
	4.	Francisco Perez	124,281	200,603		72.2	Theodore Pappas
2 2 2	5.	Christopher Stephens	116,445	155,921		72.8	Jatoft-Foti
1	Al	L TIME RECORD: JIM	BIANCHI \$250),884 1st Six M	o Agt		
	Al	L TIME RECORD: JIM	BIANCHI \$470),822 Net ALP			
				0			0
	*1.	Mitchell Duplantis	876,718	1,255,746		69.9	Marc Rosen
	*2.	Harjeet Rana	848,381	1,303,010		69.9	Imran Satti
	3.	Francisco Perez	845,091	1,348,720		72.2	Theodore Pappas
2	4.	David Hausman	810,842	1,367,834		73.6	Eric Giglione
	5.	Sonny Gurney	706,446	1,846,543		73.1	Paul Rumbuc
	Al	L TIME RECORD: JIM	BIANCHI \$1,9	89,902 1st Six	Mo Agt		
	AL	L TIME RECORD: JIM	BIANCHI \$4,5	70,094 Net ALI	>		

14 Spotlight September 2008 Encore!

Category	Rank	Name	Production	SGA
Mgr	1.	Susan Fuldauer	7,933 Cards	HOIN
	2.	Chuck Hill	6,920 Cards	Jatoft-Foti
	3.	Malka Arony	4,391 Cards	HO Los Angeles/Hartman
А	1.	Chuck Hill	3,602 Cards	Jatoft-Foti
	2.	Brenda Di Somma	2,403 Cards	HO NJ
	3.	Larry Lozano	2,208 Cards	Jatoft-Foti
	4.	Fran Christie	1,575 Cards	HO CN/BC
	5.	Brenda Stipanovich	1,512 Cards	HO PA
В	1.	Vivian Dwyer	3,512 Cards	HO US (VA)/Slav Bitman
	2.	Robin Andrade	3,202 Cards	HO MA
	3.	Lou Nell Busby	2,863 Cards	HO KY
	4.	Michelle Baxter	2,776 Cards	HO IN
	5.	Al Wall	2,312 Cards	Josh Chalom
ALL	FIME F	RECORD: 18,960 Cards		
С	1.	Kenneth Altizer	17 Groups	HOWV
	2.		9 Groups	HO PA
	3.	Jerry Hartnett	8 Groups	Surace-Smith
	4.	Krissa Hensley	7 Groups	Surace-Smith
	5.	John Wagner	6 Groups	HO S. Ohio
		-		
ALL 1		Record: Vivian Dwye		
16	fime f	Record: Vivian Dwye	R 55 Groups	6 / Yana
ALL 1 Mgr	TIME F *1.	RECORD: VIVIAN DWYE	R 55 Groups 47,620 Cards	Jatoft-Foti
16	TIME F *1. *2.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony	R 55 Groups 47,620 Cards 46,468 Cards	Jatoft-Foti HO Los Angeles/Hartman
Mgr	TIME F *1. *2. 3.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN
16	TIME F *1. *2. 3. *1.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago
Mgr	TIME F *1. *2. 3. *1. *2.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ
Mgr	TIME F *1. *2. 3. *1. *2. 3.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti
Mgr	TIME F *1. *2. 3. *1. *2. 3. 4.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti
Mgr A	TIME F *1. *2. 3. *1. *2. 3. 4. 5.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti
Mgr	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Jatoft-Foti
Mgr A	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Jatoft-Foti HO MA
Mgr A	 TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards 16,214 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman
Mgr A	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 4.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer Cynthia Layton	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards 16,214 Cards 13,630 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman HO KS
Mgr A B	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 4. 5. 5.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer Cynthia Layton Darrell Dorey	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards 16,214 Cards 13,630 Cards 13,108 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman
Mgr A B	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 4. 5. 5. TIME F	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer Cynthia Layton Darrell Dorey RECORD: DENISE BOW	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards 16,214 Cards 13,630 Cards 13,108 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman HO KS Imran Satti
Mgr A B	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 4. 5. 5. TIME F *1.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer Cynthia Layton Darrell Dorey RECORD: DENISE BOWY	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 15,482 Cards 27,576 Cards 21,451 Cards 16,214 Cards 13,630 Cards 13,108 Cards YER 61,879 Cards	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman HO KS Imran Satti
Mgr A B	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 4. 5. 5. 5. 7. TIME F *1. *2.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer Cynthia Layton Darrell Dorey RECORD: DENISE BOWY Kenneth Altizer Donald Spohn	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards 16,214 Cards 13,630 Cards 13,108 Cards YER 61,879 Cards 94 Groups 50 Groups	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman HO KS Imran Satti HO WV Surace-Smith
Mgr A B	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 4. 5. *1. *2. 3. *1. *2. 3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *1. *2. *3. *4. *5. *5. *5. *5. *5. *5. *5. *5. *5. *5	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer Cynthia Layton Darrell Dorey RECORD: DENISE BOWY Kenneth Altizer Donald Spohn Richard Case	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards 16,214 Cards 13,630 Cards 13,630 Cards 13,108 Cards YER 61,879 Cards 94 Groups 50 Groups 48 Groups	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman HO KS Imran Satti HO WV Surace-Smith Surace-Smith
Mgr A B	TIME F *1. *2. 3. *1. *2. 3. 4. 5. *1. *2. 3. 4. 5. 5. 5. 7. TIME F *1. *2.	RECORD: VIVIAN DWYE Chuck Hill Malka Arony Susan Fuldauer Rona Pileggi Spano Brenda Di Somma Chuck Hill Larry Lozano Mark Gagliardi Al Wall Robin Andrade Vivian Dwyer Cynthia Layton Darrell Dorey RECORD: DENISE BOWY Kenneth Altizer Donald Spohn	R 55 Groups 47,620 Cards 46,468 Cards 45,370 Cards 24,107 Cards 18,502 Cards 16,717 Cards 15,482 Cards 14,517 Cards 27,576 Cards 21,451 Cards 16,214 Cards 13,630 Cards 13,108 Cards YER 61,879 Cards 94 Groups 50 Groups	Jatoft-Foti HO Los Angeles/Hartman HO IN HO Chicago HO NJ Jatoft-Foti Jatoft-Foti Jatoft-Foti Josh Chalom HO MA HO US (VA)/Slav Bitman HO KS Imran Satti HO WV Surace-Smith

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Category B = SGA categories III, IV, V, VI, VII, and VIII.

Category C = Top number of group credits signed from all SGA categories. Also, please note, the number of leads will be used to break a tie in Category C.

State General Agents



Jim Marcus Smith

CATEGORY I

Scott

Rehberg

CATEGORY V

Surace CATEGORY I





Fred Hadayia CATEGORY IV

Marc Rosen CATEGORY III



Scott Keeney CATEGORY VI

16 Spotlight September 2008 Encore!



Simon Arias

CATEGORY VII





	Category	Name	Net to Gross	Retention	1st Six Mo Ag	1st Six Mo Ok	
Ľ	Ι	Surace-Smith		71.3	\$264,011	\$221,000	
August Production		Jatoft-Foti		72.7	215,879	210,000	
0gr		Eric Giglione		73.6	170,678	170,000	
st B		Marc Rosen		69.7	128,533	94,000	
nɓn		Theodore Pappas		72.7	124,281	100,000	
◄		Imran Satti		70.5	110,397	89,000	
		Sabrina Lloyd	88		10,480	9,550	
	IV	Fred Hadayia		69.2	135,536	87,500	
		Alt-Orl-Traboulay		70.8	90,134	73,500	
	V	Scott Rehberg		77.7	88,412	65,400	
		Slav Bitman		68.8	80,164	73,500	
		Allan Jennings		75.8	74,864	69,500	
	VI	Scott Keeney		72.2	73,323	62,000	
		James Bailey	83		60,630	52,000	
		Mark Hancock		69.8	60,173	57,500	
	VII	Simon Arias	86		157,930	39,000	
		Tim McAdams	85		62,057	37,000	
		Travis Moody	87		42,302	34,500	
		Eddie Dhillon		70.0	40,026	34,500	
	VIII	James Logan		70.6	41,742	32,500	
Ę	I	Surace-Smith		71.3	2,543,970	1,768,000	
YTD Production		Sabrina Lloyd	88		47,033	19,100	
od L		Imran Satti		70.5	853,339	712,000	
		Marc Rosen		69.7	882,282	752,000	
5		Theodore Pappas		72.7	851,282	800,000	
	V	Slav Bitman		68.8	691,730	550,500	
		Allan Jennings		75.8	571,002	556,000	
	VI	Mark Hancock		69.8	476,729	460,000	
	VII	Simon Arias	86		726,813	204,500	
		Tim McAdams	85		323,930	259,000	
	VIII	Joseph Diecedue		71.5	267,281	260,000	
	6						
	Тс	op Rookie					
August	VII	Simon Arias	86		157,930	39,000	

1st Six Month Agent

The Top Rookie is an SGA with less than one year tenure who achieved the highest percentage of 1st Six Mo Agt Objective for the featured month.



% of Obj

119 103

155

123

123

116

128

103

104

355 125 103

405





CATEGORY II

Marcus Smith CATEGORY I CATEGORY I



Mark Hancock

CATEGORY VI



Micah Cohen CATEGORY II

Sabrina Lloyd CATEGORY III

Fred Hadayia CATEGORY IV



Simon Arias CATEGORY VII

Randy Teyssier CATEGORY IX



August Produ

/TD Product

New SGAs with pro-rated objectives are not eligible to compete for Year To Date

Net ALP

Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
T	*Surace-Smith		71.3	\$562,579	\$433,000	130
	Paul Rumbuc		73.1	332,063	308,000	108
	Jatoft-Foti		72.7	419,507	412,000	102
Ш	*Cohen-Cohen		79.2	307,695	282,000	109
	*Sabrina Lloyd	88		30,547	17,250	177
	Marc Rosen		69.7	204,218	182,000	112
	Theodore Pappas		72.7	199,764	191,000	105
IV	*Fred Hadayia		69.2	199,751	169,000	118
	Alt-Orl-Traboulay		70.8	154,418	143,000	108
	Alt-Orl-Deley		69.7	164,813	165,000	100
VI	*Mark Hancock		69.8	126,323	113,000	112
VII	*Simon Arias	86		159,432	78,000	204
	Travis Moody	87		76,687	69,000	111
IX	*Randy Teyssier	93		21,888	16,250	135
	/ 6/000		9 1		/ ର/ ଚ	
I	Surace-Smith		71.3	4,561,537	3,464,000	132
Ш	Cohen-Cohen		79.2	2,379,737	2,256,000	105
	Sabrina Lloyd	88		104,742	34,500	304
IV	Josh Chalom		72.6	1,614,907	1,320,000	122
	Alt-Orl-Deley		69.7	1,476,052	1,320,000	112
V	Slav Bitman		68.8	1,168,165	1,086,000	108
VI	Mark Hancock		69.8	1,056,532	904,000	117
VII	Simon Arias	86		781,291	404,000	193
IX	Randy Teyssier	93		40,134	32,500	123

To	op Rookie				
VII	Simon Arias	86	159,432	78,000	204

tenure who achieved the highest percentage of Net ALP Objective for the featured month.

four week submit month - August 2008 \$8,550,000 Net ALP in 2008

five week submit month - August 2007 \$8,366,000 Net ALP in 2007

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August 2008 4th highest production month this year

YTD **3,697 Codes** in '08 YTD **3,222 Codes** in '07 at 15% Growth YTD

7th consecutive month over 8 Million

7th (out of 8) monthly production number sets an all-time record

above**16%**

Opportunity Unlimited rests not in what you are given; rather, it lies in achieving the phenomenal by making the most of what you have. The "World's Greatest Sales Force" ventured full speed ahead to reach production and recruitment heights that exceeded those of August 2007. Your effort in this four week submit month made all the difference. Greater production and in less time - excellent work, AIL/NILICO!

Perspective



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Rob Falvo Senior Vice President of Field Operatioins

Unlimited

There Is No LIMIT except between our ears. Attitude plus aptitude determines altitude.

The most important task to undertake is to make ourselves better at what we do, and that means ongoing personal development. Study as if you can never learn all you want to, and review as if you have forgotten everything you have studied. You cannot overstuff your brain. Some of what you pick up may be frivolous and not useful, but we owe it to ourselves and those we serve to learn, learn, and learn.

We always tell our children to do their homework and study. We have to do the same, whether it is formal or informal. Learn to earn, but remember that earnings are not the only objective. Being able to converse with people and being knowledgeable in many fields, not just the insurance business, will make us all more affable and sociable and can help us build future relationships more easily. The surest sign of getting old is when you stop learning.

There are no limits on what people can do. Limits can be raised. The only limitation is the will to try, the will to apply energy to the effort. Studying, experimentation, and exertion can raise each of us to a higher level, but it all begins in our minds. We have to think about where we want to go and what we must do to get there. The knowledge is there for the taking; our job is to find the areas in which we want to excel and then invest the time required. It is all a matter of supply and demand. You supply the effort and the study, and the demand from everyone, including yourself, will be filled. It also works to think of it in the opposite terms. You demand more effort from yourself, and the supply coming out of you will be greater.

Today's business environment leaves no room for standing still, no room for the status quo. We must constantly strive to improve. Technology illustrates this best. Typewriters gave way to computers; vinyl records have disappeared in favor of CDs and now, more recently, I-Pods; drive-in movies conceded to VHS, then DVDs, and now video on demand; land lines are losing out to cell phones; ATM machines are replacing bank tellers; and web sites take business away from "brick-and-mortar" stores. We are forced to adapt even when we'd rather not. The winners in our business are the ones who welcome change, for themselves and for the people who look to them for leadership.

Goals are important, too. It can help to discuss your goals with family, colleagues, and others close to you. Put yourself out on a limb, and let people know what you want to accomplish after you've settled it in yourself that you know what you want to achieve. My highest goal is putting other people first, and family and home head the list. We all need a place where we feel safe and secure and can relax and gear up for the challenges ahead.

Each of us is a unique individual. We all have the power of choice. We can choose to simply "get along" or we can choose to excel and make ourselves winners. We can have all the mentors and managers in the world, but, ultimately, who is in charge of you? We need all the help we can get, and we need to help others as we are helped, and more so. The bottom line is what you do with what you have and what you pass on to those coming up behind you. Just do it and stand back, because the results will overwhelm you and everyone else.



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Qualifier

Matthew Glisson **Joshua** Stankovich Gabriel Feldmann Mickenzie Linse Mark Harhager Maria Esposito Matthew Nereng lason Crenshaw Sean Hall Hector Urena **James** Aalders Io Karr Ralph Lawton Andrew Bishop **Rickie Sasser** Petrisor Ionescu Gregory McMeckan David Ingram Scott English Gema Jimenez Dennis Whitehead Rose Deacy Imani Webb Toby Potter Gregory Luna Tammy Schroeder Brian Balch Syntoshia Tolbert Charles Perez Elizabeth Hodgson Emmanuel Paye Chad Lewis Leila Newman Steve Dietschy Angela Albergotti Rochelle Bolen Anca Susan Nicholas Rice Ryan Clark Sarah Pearson Gus Graham Arthur Lee Laura DiPietro Christopher Brooks Robert Hewitt Jay Newsome Christopher Keller Cynthia Wilwayco Rence Anderson Justin Germany Omar Hashimi Alex Hernandez lason Hnatonko Katrina Arnold Patrice Reid Josephine Ramos

Qualifier Bonus \$642.18 Christy Starr 641.86 Marcus Slayton Sergio Hernandez 640.48 Patrick Cammarata 637.67 634.54 Anthony Paradiso Julie Fernandez 634.44 Ed Olfert 633.72 John Brandon 633.43 lames Griffith 633.13 632.98 George Kuruvilla 632.89 John Johnson John Vidro 630.34 626.42 625.89 Vieva Battiste Rigoberto Pedroza 625.39 Brandon Kissinger 624.67 Lorie Keller 623.08 Luciana Mosca 622.88 621.65 Terry Kragero 621.49 Paramjit Sangha Jason Hinson 620.92 Eun Oh 618.98 618.98 Jeremy Engrav 618.90 Lynn Jones 618.86 Matthew Cisneros Jeffrey Mayfield 617.86 616.83 Garik Petrosyan 613.98 613.81 John Pagano Kimberly Riley 613.29 611.45 Sean Lacroix James Larkin 609.63 Kelly Irwin 609.33 Mario Hernandez 608.91 606.86 Michael Brown 605.34 William Gordon Al-Karim Walji 605.31 604.87 Donald McCrary 604.45 Alex Felix Tahila Mateni 603.64 Loralee Vasquez 603.16 602.74 **Richard Lutz** 601.39 Brandon Schwed Benjamin Diewold 601.09 Erik Costello 599.68 Zachary Hart 599.15 Andrew Belsky 597.30 596.76 George Manuel L Preston Wade 595.74 Osei Agyeman 594.95 Godlove Mbah 594.78 Khalil Brown 593.50 David Walton 590.02 589.90 588.15 Kristyne Rowley 585.30 Melissa McCall

Bonus \$584.83 581.67 581.46 581.08 579.69 577.50 576.54 576.50 575.87 574.21 572.78 571.85 Raemona Winningham \$70.59 570.31 569.24 565.27 564.88 564.70 564.41 561.45 560.54 559.80 559.58 558.57 558.18 558.04 557.50 557.23 William Buckenmeyer 556.99 556.00 555.30 549.36 546.32 545.95 545.61 545.42 541.32 539.55 539.18 536.07 535.37 534.37 533.40 532.74 530.78 528.58 525.05 522.96 522.66 522.35 520.89 520.87 517.77 Natalya Kashevskaya 516.24 515.25

514.31

David Simoes

Qualifier Jacqueline Reim Ron Seigel Sharnitha King Edward Pierre-Paul Darryl Harrison Jamison Blom Salvatore Giacchi Jonathan Tomko Mellissa Craver Lisa Mullnix Geron Harris Andrew Hebberd Adelfa Parinas Donald Wold Christopher Achev James Seaborn Twila Hardy William Collins Evan Wicklund **Richard Pasternack** Glenda Cody Shawn James Brent Arbour **Jason Duncan** Cody Montgomery Tuyet Dang James Butler Dale Dalager Varonica Provenza **I-Perfection Harris** Alfredo Salazar Vanessa Clark Todd O'Neill Iason Scott lacob Fowler Krystin Esley Huihann Wee John Farley Andrew Gallegos Corby Jesperson Rishaun English Carlos Chavez Timothy Zettlemoyer John DeRosier Lazarus Echeta Raymond Conde Henry Getty Kurt Walters Bruce Davis Alba Izcoa Noel Ables Ross Ewen Susie Nguyen Benjamin Eggen Ahmed Karkoura

Bon

Bonus	Qualifier	Bonus
\$512.27	Bryan Graff	\$457.34
509.43	Krystle Chichester	455.06
506.98	Arnold Pacleb	454.97
504.97	Amy Shui	453.33
504.24	Robert Prodnick	452.05
503.80	Anne Duggan	451.90
503.55	Beau Springer	451.13
502.85	William Reed	450.99
501.93	Noris Flores	450.55
501.86	Bradley Kincaid	449.82
500.02	Anthony Medlock	449.66
498.74	Brian Lukens	448.20
498.41	Mark McGuigan	447.59
497.07	James McCollum	447.11
496.84	Catherine Minor	445.82
495.89	Latoya Richardson	445.28
493.38	Dawn Androyna	445.22
492.96	Georgia Georgopoulos	444.16
491.40	Jennifer Trznadel	443.75
490.97	Sean Robinett	440.87
489.28	Jonathan Cochran	440.10
488.63	Alfonso Garcia	440.08
488.28	Craig Byer	438.84
487.24	Thomas Tulowiecki	438.46
483.99	Tammy Zagata	436.85
481.90	Shaun Williams	436.09
481.69	Billy Wilder	435.49
481.42	Larry Malitz	434.74
481.25	Maurice McFarlane	434.50
479.62	Fanchon Hooker	433.02
478.20	William Kennedy	431.09
477.21	Gabriel Manzo	428.36
476.58	Mildred Rush	428.35
475.48	Ronald Berube	426.94
474.38	Debora Funk	426.84
474.31	Andrew Skarka	426.14
472.38	Charles Clagett	425.52
472.22	Richard Flores	423.79
469.95	Scott Davis	423.56
468.32	Alek Auxier	422.70
468.09	Christopher Feiner	421.64
467.01	Johnathan Olsen	420.74
466.10	Ghina Malaney	419.56
464.32	Vincent Caldwell	419.10
463.05	James Hale	419.01
462.86	Sharonda Moses	417.74
462.14	Darryl Mitchell	416.98
461.95	John Serrano	416.68
461.81	Jerecia Hall	415.24
460.90	Ronald Stingley	415.12
459.49	Jasen Braun	415.06
459.42	Selenne Varela	414.97
459.38	Dara Colbert	414.73
459.36	Nichole Turner	413.75
458.00	Manuel Gogolin	413.40
457.84	Annalee Ritter	412.00

Qualifier	
Ariel Palma	

Jaclin Pantalone Brett Stephens Mary Dawson Grisel Faulkner Nicholas Esposito Joycelyn Wells Mickey Flinn Jeremy Philbin Walter Krywulych Michael Bromberg Victoria Wnek Dennis Robinson Thomas Kennedy-Cook Calvin Moore Cole Stukenholtz Terry Knudson David Rollinger Bradley Kampmeier Adam Greenbaum Evan Holzhauer Adam Scriver Amber Wallace Tiffany Churchill Justin Nevitt Leonard Brooks Laurie Williams Daniel Scoggins Robert McDonald John Hughes Paul Johnson Ira Buratt Leah Barr Renata Szwab Ericson Caneso Erik Rice Bryant Smith Corrie Williams Anthony Mele Jeff Lamar James May Paul Teko Jason Sutton Dewey Lewis Edward Bernard Kristina Gerhard Hyungjun Kae Jose Lomeli Nicholas Lorence Anne Powihongi Peter Kwiatkowski Chad Zalunardo Brett Neal John Cochrane Richard Dinwiddie Daniel Combs

Qualifier Bonus Bonus Jonas Hahn \$410.72 410.61 Jennifer Petty 409.52 Anthony Williams 408.66 **Jackie** Alston 408.54 Christopher Custer 408.31 Jeffrey Dugan 408.10 Amanda Sanchez 408.06 Eric Hebert 407.66 Victoria Ramirez 407.21 Michael DiMarco 406.87 Cole Cronin 406.35 Muslimah Baldwin 404.76 Amber Howery 404 17 Brandon Bluhn 403.27 **James** Scholder 402.68 Kevin Haines 402.28 Colleen Goodine 401.75 Arthur Baker 401.62 Sylvain Sawyer 401.23 Harold Miner Wilfredo Santiago-Cruz 401.19 397.65 Linda Bird-Harris 397.33 Charles McGraw 397.24 Wendy Warfel 396.68 Naera Pomare 396.54 Harley Wright 396.16 Talia Witt 395.92 Adam Trubacz 394.99 Natalie Bryson 394.55 Renata Kent 394.39 Samuela Matelau Richard Gallego 393.05 391.68 Jomari Holder 391.43 Walter Powell 391.00 Andrew Lee 389.39 Benjamin Vondrak 389.19 Kevin Holtz 387.84 Joseph Serrano 387.78 Stephon Donaldson 385.80 Jonathan Vanryn 385.56 Meriwether Downey 385.23 John Averi 384.83 Stephanie Caccamo 384.79 Noah Wright 384.51 John Hunter 383.92 Karolina Debek 383.59 Lubedolo Ntontolo 383.52 Juan Acevedo Theresa Nielsen 383.42 382.91 Kathryn Dickens 382.61 Timothy Vizeau 381.03 Dick Nakatani 380.93 Caleb Douce 380.84 Aseneth Meza 379.40 Karen Goni 379.24 Nanaama Bartels

\$377.74

376.75

375.60

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Qualifier Bonus Joseph Hecker \$345.93 Brandon Asuka 345.75 Pablo Cruz 345.31 Milligan Hinson 345.05 Joseph Bossier 344.81 Lori Kashefinejad 344.74 Stephen Cornwell 343.50 Matthew Gonzales 342.81 Ashley McCree 341.34 David Honey 340.90 Scott Florin 340.85 Martin Duffield 340.40 Shameeka Pearson 339.12 Alba Wandurraga 338.95 Jason Zamora 337.84 Thomas Matthews 337.03 Delilah Rivas 335.74 Hilda Carrillo-Robles 335.46 Michael Mandella 334.48 Angelica Gallardo 333.63 Gregory Latimer 332.34 Nina Edmonds 332.22 Garret Kun 332.14 Brian Brewer 331.95 Majesta Davis 330.93 Valrie Jovner 330.87 Cathy Thompson 330.79 Jennifer Holliday 330.45 Carmen Johnston 330.19 Janelle Susen 330.05 Jennifer Garcia 329.85 Thomas Parker 329.59 Isabelle Hernandez 328.28 Larry Chick 327.17 Adam Wolfe 326.96 Sophia Davis 325.62 Charles Wachuku 325.50 **Regina Knieser** 325.34 Shawn Wilson 325.25 Paulo Rosa 324.23 **Jimmie Flakes** 323.95 Perry Whitehead 322.63 Hakob Chadriyan 322.06 Kathleen Unitas 321.78 Heather Hewitt 321.19 Anthony Kinzler 319.64 James Ching 319.07 James Black 318.60 Christopher Heckman 318.47 Johnathon Ellington 318 18 Adam Niman 318.08 Larry Bolinske 317.52 Peter Soybel 317.29 Ronald Rivera 316.45 Winston Lewis 316.37 Robert Drake 316.25

Qualifier Bonus Michael Bover \$315.87 Gregory Jones 315.40 Catherine Cusyck 314.59 Arjai Jackson 314.20 Christena Wong 312.04 Taneshia Solomon 311.82 Christopher Plitt 311.60 Brandon Davis 311.01 Bryan Fareri 310.55 Andrea Yee 309.85 Michael Camara 309.75 Mark Lindenmann 309.41 David Kaufman 309.21 David Epifano 308.36 Shannon Ballard 307.73 James Marks 307.17 Greg Stewart 306.85 Mina Afu 306.75 Jenna Burchill 306.44 Allen Nelson 306.37 Daniel Pickel 305.88 Nicholas Brown 305.43 Detreia Glover 304.44 Lesly Bernard 304.36 Tanya Lockhart 304.06 Adam Schacter 303.84 Jason Bianco 303.09 Saeideh Nessar Ali 302.31 Iryna Sushkova 301.23 Ryan Iacobbo 300.34 Jeffrey Gilpatrick 299.76 Jamie Whitbey 299.44 Tina Ward 295.48 Helen Papazyan 295.27 Derrick Mason 294.27 Jennifer Alfred-Norris 294.20 Akiesha Cochran 293.23 Darron Hacker 293.01 Juan Morales 292.89 Kendall Reeves 292.33 Jennifer Dillon 292.11 Josh Sablan 292.07 Jandar Naloev 291.39 Ineida Andrade 290.61 Joseph Grandbois 290.57 Aaron Hickenbottom 289.13 Erin Botts 288.36 Megan Brown 288.35 Janette Meza 285.60 Mitchell Phillis 285.56 Dustin Dunlap 284.99 Michael Rome 283.47 Wendell Ottley 282.81 lerome Kastrow 282.77 Melissa Tomberlin 281.42 Mike Hudnall 280.63

World's Greatest Bonus 🔳 4 - August

Qualifier

Tiffany Roland Tihesha Allen Giselle Thomas Diana Upchurch Victor Christman Joshua Orsi Adrian Move Mark Myles Marc Younger Catherine Wilson Athar Sheikh Karen Stockwell Wei Chen Ethan Bremer Gregory Hayman Shanshan Chen Patrick Parisi Adam Rizzo Rory Crockford Marsela Kresic Jera Culbert Sandy Knecht Ardith Jefferson Javne Herrick Christina Rosa Richard Cortez Eileen Moss Joseph Camilleri Kevin Young Brandon Zangaro Sidney Hodgskiss Milika Finau Allan Shapiro Timothy Velky Christina Campos Christopher Smith Monica Carnacho Charles McMain Timothy Mims Michael Esplin Brad Sarber Charlie Warren Juanita Vigil Stephanos Afa Dyann Lacy Kyle Klipp Dale Meyer Vanessa Nulick Stephane Masyn Harold Canter Amy Cyrus **Douglas Bauknecht** Ted Schilling Christina Merritt Michael Black Jeremy Welch

World's Greatest Bonus 🗰 5 - August

Qualifier Bonus \$280.44 Robert Granzow 280.35 Daniel Stonge 279.18 Joshua Berns 278.26 Sandra Reite 278.26 Daniel Bird 278.25 Marc-Olivier Crete Nicholas Wolle 277.71 Mitchell Look 277.48 276.59 Jerry Kust 276.49 Jennifer Hook Judy Kellerman 275.31 274.64 Tia McCutcheon 272.74 Ioan Giron 272.28 Istvan Fogassy 271.23 Thomas DeMauro Preston Foster 270.94 270.78 Lennox Smith 268.89 Almir Toska 268.79 Julia Lutgen 268.51 Daniel Davidson 267.79 Jason Cabamongan German Rocha 267.33 266.56 **Richard Duskey** April Felchner 265,60 265.10 Neal Dickey 265.07 Dustin Klingebiel 264.74 Andrew Scannell 263.85 Michelle Rinaldi 263.23 Johnathon Bunch Ryan Goodwin 262.81 261.97 Bert Feldman 261.73 Joseph Flynn 261.53 Thomas Dugan 261.15 Dawn McElwain 261.10 Brandon Plair 260.82 Shaelagh Legus 258.89 Heather Sampson 258.49 Louis Petka 258.11 Francisco Zagal 257.35 Ryan McIntosh Matthew Lopez 257.10 256.53 **Richard** Davis 256.37 Ruby Nkwenti 256.36 Dawn Hardin Bianca Callender 255.66 255.55 Ahmad Hanif 255.25 Jerry Marion 255.05 Lynwood Randolph 254.77 Micah Jordan Phillip Collier 254.20 252.95 Steven Rotherforth Mark Nunez 252.76 252.75 Maureen Karnow 251.55 Colin Phelan 250.93 Daniel Burnell 249.73 Torrey VanPelt

Qualifier Bonus Damien Cannaday Nicholas Moakley Frances Williams Susan Devore Brad Thomas Dmitriy Kagan Nasser Alvarado Emade Georges Catherine Sanoubane Charles Mickens Julie Wells Eric Williams James Lake Andrea Barenholtz Michael VanMeter Brandon Silbernagel Shahnaz Ahmadian Mark Sowten Susan Green Lorena Barriere Duane Robertson Rita Earl Evan Dent Nikkia Hester Alvin Ellis Michael Thomas James Cunningham

\$216.61

216.36

215.75

215.52

215.13

213.83

213.15

211.51

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200.38

Bonus

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*All qualifiers listed achieved at least \$200 in bonus totals

Total: \$28,762.82

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Reinstatement

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Lance Martin	\$3,399.88	James Larkin	\$427.05	Layla Torres	\$293.64	John Charlton	\$232.65
David Jackson	2,513.49	Jason Beyer	401.79	Roger Melton	291.87	Abolfazl Mohammadi	226.59
Sami Mogannam	1,880.19	Gordon Mooc	397.68	Keith Litterst	289.38	Patrice Wise	221.01
Arthur Westergren	1,268.26	John Bulecza	384.18	Balvino Cardoza	284.16	Earnest Loveless	214.20
Jera Culbert	1,018.12	David Jackson	368.63	Richard Refano	276.29	Christopher Custer	213.30
David Ackerman	817.02	Erin Neal	352.29	Hank Gordon	276.08	Jesus Gonzalez	213.20
Samson Adelufosi	709.47	Robert Appel	346.29	Daniel Potilechio	268.53	Phillip Cobrand	212.85
Kristina Nelson	665.16	Jodi MacPherson	311.52	Thomas Parker	265.56	Adam Herman	208.02
Heidy Morataya	604.30	Douglas Zigby	305.55	Max Ouasem	264.00	Samantha Chui	204.44
Kathy Langley	589.95	Jonathan Russell	299.01	Anel Fernandez	254.16		
Maryna Danielian	515.67	Lorena Barriere	296.46	Ronald Friedlander	240.02		
David Wang	488.77	Benton Tong	294.01	Harjeet Rana	234.18		

Reinstatement Bonus 🔳 1 - August

*All qualifiers listed achieved at least \$200 in bonus totals



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Chuck Hill	\$5,283.00	Stephen Matous	\$833.00	Mark Gagliardi	\$471.50	Randy Stockley	\$283.50
Al Wall	2,516.00	Rona Pileggi Spano	730.95	Donald Spohn	458.50	Ashley Bell	280.50
Robin Andrade	2,371.50	Mario Soljan	709.50	Lou Nell Busby	451.50	JT Tasker	277.50
Alina Latinsky	1,762.00	Jennifer Gray	656.25	Jerry Hartnett	427.50	Laurie Gruber	276.50
Fran Christie	1,723.00	Robyn Ferraro	619.00	Malka Arony	423.25	John Wagner	247.50
Vivian Dwyer	1,722.18	Carroll Hulla	609.00	Irene Rurycz	418.50	Casandra Robinson	226.88
Kenneth Altizer	1,617.00	Manon Brulotte	580.43	Karen Apgar-Scholz	409.50	Lori Vaughn	203.10
Brenda Di Somma	1,438.25	Krissa Hensley	570.00	Nicole Pate	344.50	Cheryl Cook	200.00
Jennifer Chetwynd	1,225.00	Sue Akers	564.50	Jacqueline Lowe	330,45	No.	
Darrell Dorey	1,148.50	Sandra Johnson	505.50	Heidi Diecedue	312.00		
Larry Lozano	1,010.00	Brett Hulme	505.50	Sara Thrailkille	293.50		

Public Relations Bonus 🔳 1 - August

*All qualifiers listed achieved at least \$200 in bonus totals

Total: \$788,656.42

World's Greatest

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Freida Yakubov	\$4,668.81	Erin Mahoney	\$1,663.01	Kimberly Bird	\$1,346.23	Kilisimasi Sega	\$1,141.18
Kevin Ishikane	3,687.78	Brent Leathers	1,652.17	Bobby Gujral	1,336.87	Samuel Florent	1,138.15
Lily Tchen	3,576.89	Benton Tong	1,649.86	Joshua Toft	1,334.14	Diane Carrion	1,136.37
Jose Harb	3,490.24	Delaunda Milner	1,648.63	Cody Novak	1,332.94	Jun Ma	1,132.18
Robert Reagan	3,263.81	Vicki Tumia	1,644.39	Jonathan Whitaker	1,318.94	Siulolovao Kafoika	1,132.06
Roghie Hassanloo	3,178.29	Steven Stensrud	1,632.84	Joshua Lageman	1,315.63	Hsiaohsuan Li	1,130.88
Karen Sessing	3,124,42	Joey Kennedy	1,626.37	Tehani Maragos	1,310.16	Michael Perkins	1,129.31
Max Quasem	2,969.35	Ziad Aafouallah	1,621.88	Brian Morse	1,297.82	Edward Jordan	1,129.04
Bradley Ellison	2,857.43	Sean Southwell	1,613.27	Michael Errera	1,295.73	James Burke	1,128.07
Gary Jones	2,699.82	Thomas VanOsdol	1,612.01	Adam Kahn	1,291.58	Angela Pisciotta-Perez	1,127.85
Timothy Cruise	2,699.45	William Parmeter	1,583.69	Ryan O'Donnell	1,278.22	Brenda Anderson	1,123.87
Jose Lopes	2,635.83	Taylor Moore	1,575.75	Jason Bratin	1,265.33	Juan Cardona	1,120.24
Robert Ulreich	2,631.51	Mary Ann Gaelic	1,564.72	Sunshine Moran	1,264.05	Jason Schrimsher	1,113.13
Ernesto Magat	2,621.98	Amie Young	1,564.65	Ronald Starr	1,260.66	Katsia Paul	1,108.29
Samatha Chui	2,596.29	Timothy Nolan	1,556.32	Taryn Slavens	1,255.59	Tyler Hobbs	1,105.39
Bianca Zaragoza	2,509.13	Cassaundra Gordon	1,555.25	Alex Gonzales	1,253.36	Casey Larson	1,104.80
Jamison Weatherspoon		Victor Rodos	1,550.54	Jean-Michelle Hardee	1,250.21	Lydia Hartounian	1,101.83
Richard Carter	2,374.09	Barbara Stillwell	1,543.76	Keith Litterst	1,247.45	Daniel Rustad	1,094.72
		Ivoni Amato	1,533.48	Kelby Hendricks	1,243.35	Fritznel Octave	1,092.48
Theresa Bellajaro Brenton Betts	2,363.01	Jenny Sample	1,531.68	Carla MacGregor	1,243.08	Travis Rasso	1,092.12
	2,312.54	Mark Bleier	1,524.36	Jonathan Russell	1,234.89	Johan Henriksbo	1,087.32
Anthony Balsano	2,300.98	Timothy Watson	1,520.33	John Rooper	1,231.33	Jason Marlow	1,085.22
Raymond Angeles	2,300.25	Drew Johnson	1,519.47	Ulysees Moore	1,226.21	Milton Smith	1,083.30
Dart Brown	2,296.48	Scott Hanna	1,509.12	Shauntay Furbush	1,226.17	Felicia Najera	1,081.80
Elvis O'Banor	2,282.47	Pamela Ladd		Michael Alvarez	1,225.82	David Moir	1,080.67
Mercedes Ayala	2,214.15	Daniel Hanson	1,476.43 1,471.83	Theodora McDonald	1,225.62	Thomas Bryant	1,079.98
Brian Jensen	2,213.17	Lawrence Broniszewsk		Natalie Lloyd	1,222.21	Joseph Roszman	1,072.67
Karen McQuoid	2,135.74			Melissa Schroeder	1,217.68	Sheryl Patterson	1,070.59
Lennis Hayes	2,032.45	Ruben Soberanes	1,463.40	Steven Valeo	1,199.21	John Nesbitt	1,068.48
Denice Copp	2,029.78	Michael Weeder	1,463.25	Krista Thieme	1,199.04	David Cassidy	1,067.65
Samson Adelufosi	2,020.52	Daniel Potilechio	1,450.73		1,199.14	Jesse Reeder	1,064.24
Brock Lampee	2,016.89	Peggy Winston	1,431.09	Benjamin VanFossen		Leon Blake	1,062.57
Yevgeniy Kashkin	2,004.31	Suzanne Otto	1,429.37	Shannon Andrews	1,193.54	Kevin Edwards	1,059.45
Thomas McGarry	1,983.50	Ramin Maghsoud	1,420.57	James McLagan	1,189.08	Giancarlo Dorazio	1,054.41
Clifton Horton	1,969.22	Joshua Atwood	1,414.82	Augustine Facundo	1,186.91	Ben Halali	1,053.49
Robert Slocum	1,952.70	Edwin Cuebas	1,413.41	Theresa Sanfilippo	1,182.86	Ariana Schubert	1,052.05
Daniel Jones	1,940.95	Brandi Joseph	1,409.62	Erickson Bencosme	1,178.82		1,046.56
Earnest Loveless	1,901.23	Vance Bosch	1,404.96	Sean O'Hara	1,172.68	Yohana Cadenas	10 11 T 12 10 10 10 10 10 10 10 10 10 10 10 10 10
Michael Cook	1,817.58	Amir Sedaghat	1,400.77	John Manarte	1,171.17	Ronald Friedlander	1,044.07
Jinzhou Zhao	1,811.36	Amandeep Kaur	1,399.85	Jeremy Gray	1,168.64	Heidi Joy Schollmeier	1,042.36
Marcus Oliver	1,786.74	Mario Chavez	1,398.65	Kevin Appasamy	1,166.45	Travis Norman	1,038.30
Norman Lew	1,767.03	Jason Lobring	1,394.25	Ann Lawhead	1,162.59	Lamine Diakhate	1,038.02
Frank Carpenter	1,764.31	Seth Raymond	1,386.47	Mark Clark	1,160.31	Jeff James	1,037.37
Helen Taylor	1,755.01	Mark Ziemianski	1,384.94	Hilda Ames	1,158.69	Ala Awad	1,035.87
Delphina Livorsi	1,730.90	Otari Batar	1,383.35	Brian Wolchok	1,153.18	Karen Gagarin	1,033.23
Robert Vincent	1,705.18	Alfred Brenner	1,378.71	Vann Estrada	1,152.48	Ellen Gray	1,031.10
Timothy Dawe	1,701.41	Leone Tom-James	1,378.42	Gilbert Pollock	1,151.74	Kraig Jilge	1,029.43
Herivelto Pereira	1,699.02	Charles Zwicker	1,364.82	Jake Sheridan	1,150.71	Joshua Soucy	1,029.05
Jerrell Johnson	1,696.41	Tasha Tucker	1,364.50	Andrew Haskins	1,146.71	Humberto Quintero	1,027.21
Carlos Hernandez	1,685.63	Jayson Medema	1,359.52	Marc Coulter	1,142.22	Regina Stingley	1,026.05
Angeles Ordas	1,664.29	Migena Myftiu	1,357.32	Thomas Vena	1,141.45	Olivia Mahieu	1,021.00

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Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ryan Neel	\$1,019.51	Marvin Chalwe	\$905.35	Frederick Greene	\$783.17	Jason LaFayette	\$701.70
Kurt Papenhausen	1,019.38	Justin Aikens	905.31	James Reilly	779.39	Stephen Jubrey	700.25
Preeti Sahgal	1,018.87	Christopher Lewis	903.09	Aaron Latham	778.06	Atta Saleh	699.48
Jessica Santamarina	1,017.30	Juanita Pittman	900.22	Robert Lopez	773.86	Patrick Taylor	699.11
Norbert Medina	1,016.48	Joseph Geer	899.31	Steven Newell	773.70	Rita Haidinger	699.10
Anthony Quimby	1,016.34	Reynaldo Singson	895.44	Kellen Cuttance	772.58	Vasil Ranchinskiy	698.85
Shaun Sideris	1,014.94	Michael Manosca	892.93	Debbie Romero	768.60	Sara Welch	698.31
Curt Snow	1,007.25	David Farraway	892.59	Cory Friedman	767.26	Juan Montufar	698.24
Tyler Hunt	1,002.36	Raymond Appleberry	889.20	Justin Speakman	767.05	Teresa Butolph	697.83
Triona Hanley	1,000.72	David Pennington	889.05	Raenan Guadez	765.29	Jesse Wise	695.94
Danielle Jankowski	997.38	Raul Castaneda	888.34	Justin Oldham	763.75	Adrienne Terry	694.50
David Garbarskiy	994.29	Vicente Alaniz	886.26	Francois Beaini	763.71	Maria Greene	692.26
Eric Cisler	994.28	Andrew Brinkmeyer	884.73	Luis Bagundo	763.07	Jared Miller	689.92
Kasimira Joyce	994.25	Steven Lucero	884.31	Eton Lawrence	761.05	Jennifer Bradley	689.30
David Aronovich	988.77	Austin Powell	880.89	Robert Williams	758.91	Kevin Lynch	687.72
Matthew Parker	987.30	Norman Candelore	880.54	Dichita Warren	758.75	Vanessa Garcia	
Pamela Smith	986.16	Lisa Marks	878.39	Travis Vandeberghe	755.43		685.18
Frank Jendusa	984.93	Paul Samra	877.61	Heather Pearce	754.01	Stephaan Brown	684.16
Lee van Delft	983.50	Patricia Anderson	872.94	Matthew Thomas		Ilona Patterson	680.14
Tibor Simon	983.36	Franklin DeJesus	869.04		753.10	Colton Carey	679.84
Jarred Sykes	981.39			Matthew MacDonald	751.71	John Olson	677.64
		Paul Abeling	868.77	Theodore Owen	749.92	Robert Dunn	677.59
Brian Sundberg	977.23	Beverly Bergthold	866.81	Beth Snow	749.91	Pauline Ruff	677.56
Marisa Willgruber	976.62	Sophia Szeto	862.56	Christa Barfield	748.36	Dustin Kiss	676.97
Karim Elfeky	972.58	Jacob Eyer	860.83	Robert Surguy	744.96	Clayton Menezes	675.93
Joaquin Santos	969.26	Tony Motley	859.15	Amanda Beyersdorff	743.10	Sonia Marin	673.88
Anthony Theriault	967.63	Mark Beckford	859.09	Ashley Preciado	740.82	Larry Adebesin	668.76
Evan Venturella	966.07	Jenny Hearns	857.28	Moussa Adou	739.71	Rhelda Allen	666.42
Andrew Reynard	963.96	Nicholas Piel	853.99	Zulfikar Bhukera	739.41	William Hill	665.01
Jason Michel	960.91	Kyle Smith	851.94	William Heath	738.01	Jason Hughley	664.74
Nedelka McLean	959,50	Romel Moore	849.83	Elizabeth Cazares	733.11	Kevin Richard	664.74
Timothy Keene	954.22	Travis Eick	846.56	Rhonda Brown-Strong	732.40	Shasta Doty	663.89
David Ackerman	952.69	Dason Phaul	845.82	Adam Smith	731.89	John Charlton	663.36
Robert Biser	951.97	James Conley	827.78	Georg Jansen van Rensbu	rg 730.38	Stephen LaDay	661.21
Jarrod Turner	951.50	Luvette Ward	826.27	Russell Morris	729.02	Donald Mitchell	660.58
Benjamin Charles	949.74	Jeff Spanaus	821.73	Jordan Crumb	728.38	Jose Tavera	660.19
Dustin LaRoche	949.68	Margo Barathy	819.30	Milton Garlick	727.90	Lima Drysdale	656.51
Douglas Connor	948.69	David Fortune	813.70	Mickey Beaver	726.36	Christopher Edwards	655.94
Edward Rangel	948.52	Kelly McDonald	812.78	David Jackson	724.71	Anthony Petri	654.15
Scott Remmey	947.06	Albert Lau	812.11	Clifford Mekelburg	720.86	Jeffrey Shrader	652.55
Alfredo Ramirez	946.57	Mary Ann Hoffman	806.19	Stefani Williams	716.43	Breno Soares	652.15
Allison Bankowski	942.26	Jason Miller	805.55	Brock Graff	716.37	Peter Chan	651.02
Alexander Seropian	940.97	James McCarthy	802.34	Lynne Rogers	714.81	Emily James	649.22
Maryam Nemati	939.01	LaTonya Jeffries	801.28	Bill Strain	713.73	Pamela Smith	648.98
Ricardo Garavito	937.62	Jeffrey Dinocento	800.74	Faith Philbeck	712.65	Crystal Hollingsworth	647.63
Emma Graham	935.81	Brandyn Hess-Gillis	800.28	Phillip Cobrand	712.11	Audrey Dodson	647.45
Demitry Courtney	934.34	Sean Dignan	797.65	Saygun Aktas	711.91	Natara Fowler	647.06
Raphael Bouchereau	933.76	Jamie Zeigler	796.62	Sharon Brenner	708.78	Sundeep Grewal	646.71
Nikki Woods	929.97	Christian Bryant	794.68	Maone Leausa	708.43		
Eli McKenzie	929.32	Selena Thammasen	790.99	Scott Cooksey	706.91	Steven Roy Vera Leus	646.53
Edward Harris	926.51	Nancy Crampton-Brophy		Ramel Caudillo			646.46
Salvatore Gallo	922.55	Jason Beyer			706.91	Jesus Gonzalez	644.86
Eric Pitt	922.33		789.84	Jack Wang	706.76	Tony Ned	644.36
		Bernardo Lopez	788.28	Controna Davis	704.66	Maijargal Sukhbaatar	644.26
James Cummings	919.64	Alisa Bell	788.18	Seth Petrie	704.63	Moustafa Makhmoud	643.94
Mazen Hilal	918.68	Catherine Luke	785.90	Diana Casillas	704.52	Rachel Deiter	643.90
James Schneider	913.29	Mitchell Matthews	785.61	David Harrington	703.56	Randolph Souliers	643.33
Demetria Holmes	906.77	Kevin Yakowich	784.03	Sun Yoon	702.41	Justin Wilson	642.58

Total: \$476,782.24

Leadership

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$13,182.01	Lawrence Hauck	\$2,312.43	Clifford Mekelburg	\$1,296.19	Brandon Teter	\$847.94
Robert Shafer	10,241.31	Roger Melton	2,308.88	Matt Pflueger	1,292.55	Shannon Donald	843.17
Wayne Fader	9,131.99	Levar Morgan	2,265.71	Heather Pearce	1,258.44	William Ray	836.39
Samuel Cohen	9,032.06	Gevorg Yanukyan	2,243.00	Craig Beck	1,257.55	Robert Liles	816.58
Philip Prata	8,372.43	Steven Engrav	2,242.51	Jim Read	1,256.10	Robert Biser	813.66
Alberto Alcala	8,145.11	Perquida Ösborne	2,206.42	Stacie Jones	1,232.69	Nicholas Engrav	813.47
Steven King	6,876.12	Timothy Clark	2,193.79	Norman Candelore	1,229.68	Stephane Masyn	810.95
Stephen Bendure	6,679.20	Tracy Haden	2,117.57	Stephen Jubrey	1,227.08	Thomas Craig	798.99
David Hausman	6,079.23	Eric LaBossiere	2,098.12	Shaun McDonald	1,217.48	Salvatore Gallo	791.88
Sarai Castanon	6,063.62	Sonny Gurney	2,070.77	Samuel LaSala	1,195.58	Michael Zorn	777.69
Cheryl Foti	6,017.06	Matthew Melhorn	2,065.90	Mark Beckford	1,182.03	David Thomas	776.21
Earnest Powers	5,810.70	Ryan Bisanz	2,046.00	Erickson Bencosme	1,169.61	George Noujaim	771.35
Harjeet Rana	5,804.86	David Ackerman	2,024.87	Francisco Zarathustra	1,141.67	LaTonya Tucker	763.76
Laura Fisher	5,730.85	Robert Kanaan	2,016.06	Andrea Barenholtz	1,141.33	Jennifer Burrows	753.59
Jeffery Thiel	5,184.44	Michael Boyer	2,009.96	Lori Sellers	1,127.97	Katherine Georgiou	749.71
Ryan Vopat	4,963.28	John Szoka	1,999.79	Adam Kiss	1,127.20	Christopher Williams	744.13
	4,862.68	David Goodman	1,972.05	Antoinette Yellock	1,117.67	Sharon Brenner	739.89
Brett Gryska Joseph Moore	4,831.74	Bradley Weigand	1,902.76	Bobby Gujral	1,103.45	Michael McIntosh	737.47
		Kenneth Greer	1,873.71	Emmanuel Villasenor	1,102.86	Benjamin Foti	717.03
Byron Paz	4,788.27		1,869.24	Kurt Walters	1,085.06	Cynthia Romero	716.36
Nicholas Zangardi	4,650.42	Thomas Reagan	1,855.99	Eric Cochran	1,071.16	David Walton	709.27
Jared Mlinarch	4,181.26	Julianna Jones Alex Grakhov	1,836.89	Andrew Bishop	1,043.99	Terry Holden	694.77
Richard Sprigg	4,103.85		1,828.90	Erik Graham	1,043.96	Thomas Vena	693.21
Mitch Duplantis	4,012.14	Alvin Hagens Robert Vincent	1,774.49	Phyllis Jones	1,033.14	Richard Barbour	689.46
Pamela Ladd	4,008.81			Lorenzo Lameko	1,031.44	Jesse Zwack	688.71
Daven Hermosura	3,948.03	Daniel Orr	1,767.14 1,745.94	Daniel McCarthy	1,027.66	Dennis Titcombe	660.15
Timothy Matteson	3,880.90	Patrick Stenglein	1,730.81	Sita Pereira	1,009.04	Athar Sheikh	655.85
Reynaldo Singson	3,737.88	John Charlton		Kelly McDonald	999.73	Jermaine Gunter	645.51
David Iriye	3,711.35	Moswen Taylor	1,722.25		985.91	Jason Mayer	643.30
Desi Dimitrova	3,442.12	Jason Harris	1,718.75	Dorian Oldham	985.81	Donny Bowen	642.30
Loralee Vasquez	3,431.65	Brock Adams	1,675.17	Anita Facundo		Aaron Burke	641.11
Doreen Ryan-Foti	3,391.67	Michael Sakiewicz	1,671.39	Maijargal Sukhbaatar	972.89		634.52
David Wang	3,237.78	Kyriacos Davis	1,658.77	Brian Allt	972.43	James Ching	633.92
Michael LiBassi	3,220.19	Mathew Mealey	1,573.16	Christopher Clark	959.85	Kathryn Chaisson	632.42
Michael Laramie	3,177.26	Christopher Jordan	1,543.99	Aaron Gebke	959.54	David Garbarskiy	630.95
Tiffany Roland	3,072.29	Daniel Walton	1,540.27	Steven Edgell	947.69	Mickey Beaver	
Kirk Alexander	3,032.68	Evan Holzhauer	1,529.39	Corey Carbon	946.71	Carl Zimkeit	629.33 627.68
David Melcher	2,979.23	Christopher Stephens		Marino Baca	933.24	Jamison Weatherspoon	
Yvonne Hernandez	2,867.33	Jeremy Welch	1,479.63	James Isip	933.21	Nicole Shelton	614.18
Michael van Delft	2,809.72	Rodney Ward	1,469.06	Shawn James	931.85	London Burnett	600.68
George Lahamedjian	2,761.55	Kelvin McDiarmid	1,465.84	Scott Hanna	922.68	Sebastian Kazek	587.81
Gregory Engrav	2,726.66	Brendan Boyle	1,446.82	Herbert Adams	917.13	Luis Bagundo	582.21
Marcus Howard	2,662.89	James Allen	1,409.53	Rebecca Klebsch	916.22	Timothy Velky	580.78
Ryan Hall	2,643.19	Natalie Linker	1,404.07	Stephen Hill	906.53	James Palmes	580.52
Allan Gilbert	2,638.34	Antonio Monica	1,382.00	Jason Dickson	900.33	Soen Sheppard	578.84
Daniel Phares	2,538.96	Michael Sheets	1,375.32	Tim Schroeder	891.97	Lee van Delft	576.84
Jason Taylor	2,527.80	Robert Gerdes	1,354.92	David Romfoe	882.28	Patrick Duray	576.18
David Guzman	2,411.18	DeMario Cooper	1,335.13	Steven DiChiaro	875.12	Elizabeth Cazares	571.37
Garret Kun	2,403.32	Vanessa Garcia	1,330.96	James Cunningham	873.67	Calvin Moore	564.53
Arthur Greene	2,382.29	Alex Gonzales	1,314.03	Samantha Chui	859.88	Brian Blair	562.04
Curt Snow	2,379.41	Mathew MacCannell	1,313.80	James Robinson	849.67	Brent Arbour	558.14

Leadership Bonus 🔳 1 - August

*All qualifiers listed achieved at least \$200 in bonus totals

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Qualifier	Во
Natalie Lloyd	\$55
Johnathon Bunch	55
Ronald Rivera	54
Ryan LeBaron	54
Daniel Eggers	54
Dichita Warren	53
Detreia Glover	53
Dawn McElwain	53
Melissa Losk	53
Tod Brown	52
Curtis Proebstel	52
Andrew Stinnett	52
John Sparby	51
Darron Hacker	51
Hyungjun Kae	51
Ernesto Magat	51
Abolfazl Mohammadi	51
Ryan Nishio	51
Michael Garrett	51
James Aalders	50
Larry Pereiro	49
Michael Camara	49
Dustin Henderscheid	49
Robert Nuss	47
Kieth Matesig	47
Justin Wilson	46
Elaina Bosco	46
Lee Jeffers	46
Michael Marion	46
Mark Ziemianski	45
Amanda Deal	45
Charles Clagett	44
David Montgomery	44
Steven Foti	43
Cassaundra Gordon	43
Edward Rangel	43
Toby Potter	42
Volodymyr Derevyanyy	41
Matt Wyss	41
Rory Crockford	41
Robert Hughes	40
Taneshia Solomon	40
Brenda Anderson	40
Kurt Papenhausen	40
Orett Nelson	39
Ryan Trimble	39
Jose Tavera	39
Susan Cooksey	392
Daniel Gamble	390
Bradley Kampmeier	38
Brian Sundberg	386
Alexander Seropian	385
Jorell Washington	385
Jason Ocean	38:
Kimberly Bird	376
Ricardo Subero	379

CONTRACTOR OF THE OWNER.	The net supported to the	
Bonus	Qualifier	Bonus
\$555.47	Adam Lachat	\$372.48
550,05	Vianney Ruiz	360.15
549.00	Blake Higuchi	358.06
543.16	Dywon Terry	356.43
540.22	Albert Lau	353.28
535.13	David Boshard	352.12
533.49	Eric Zweifel	351.60
531.01	Stephaan Brown	344.69
530.32	Jeremy Gray	342.45
525.20	Anthony Balsano	340.61
522.03	Tony Fox	339.79
520.85	Zeve Katz	334.30
519.57	James Charron	331.72
518.52	Karen Sessing	330.93
516.88	Brian Wolchok	328.11
516.62	Roger Fung	319.86
516.49	Beverly Brooks	317.63
515.23	Christopher Keller	317.29
511.49	Mildred Rush	316.87
508.23	Jason Young	315.37
498.73	Jeff Lamar	312.81
497.37	Daniel Umbertone	309.38
494.47	Travis Norman	307.14
477.39	Haoyu Xu	304.75
470.86	Paul Samra	303.16
468.37	John McGrath	300.68
463.70	Maxine Moody	296.49
463.02	Adam Smith	295.96
460.14	Timothy Watson	294.92
459.42	Leon Thompson	291.18
452.90	Daniel Valenzuela	284.60
443.51	Kenji Leonard	282.20
442.23	Joseph Flynn	282.17
439.49	Luay Ghawi	282.11
439.21	Geron Harris	280.28
435.61	Tehani Maragos	276.25
425.58	Maurice Jordan	272.92
416.03	Richard Davis	271.39
411.32	James May	263.77
411.23	Rencel Jones	262.20
407.93	Bonnie Williams	260.38
406.54	Corey Neff	257.69
404.82 402.45	Silvia Ortiz	255.17
	Norma Crawford	253.77
399.13 396.93	Elvis O'Banor	251.18
393.39	Adaoma Okereke Raymond Risucci	244,27
392.19		238.42
390.58	Sara Welch	237.13
388.82	Jeffrey Smith Christian Brunnt	234.66
386.89	Christian Bryant Carlo Boniferi	232.72
385.77	Carlo Bonifazi Amir Sadarbat	230.51
	Amir Sedaghat Franlisa Williams	230.41
381.32	David Aronovich	226.27
376.13	Dustin Kiss	224.36
375.82	김 그리 아파가 여기가 다 가지 않는 것이 많이 많이 했다.	223.56
010.02	Rishaun English	222.67

Qualifier	Bonus
Osei Agyeman	\$220.50
David Popowitz	216.70
Sharnitha King	214.16
Laurie Quinn	212.34
Mark Bleier	208.35
Kellen Cuttance	206.14
Thomas Soloweyko	205.60
Brock Graff	205.45
William Heath	201.86
Chad Neff	201.48
Michael Baier	201.02
Margarita Kagan	200.72

Leadership Bonus 🔳 2 - August

*All qualifiers listed achieved at least \$200 in bonus totals

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